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APRIL 18<sup>TH</sup> 1913

5 Cents.

# FAME AND FORTUNE WEEKLY.

## STORIES OF BOYS WHO MAKE MONEY.

### MATT THE MONEY MAKER OR A STRANGE LAD IN WALL STREET

AND OTHER STORIES

*By A Self-Made Man*



As the two men hurried along the corridor, Mat burst from the office door and rushed after them.

The fellow with the two grips looked over his shoulder and started to run. Mat sprang forward and caught his legs, football fashion.

# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

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## MATT, THE MONEY-MAKER

—OR—

## A STRANGE LAD IN WALL STREET

By A SELF-MADE MAN

### CHAPTER I.

#### MATT AND HIS SISTER MATTIE.

"Matt, I want to see you!" cried a pretty eighteen-year old girl peremptorily.

The girl in question was Matt Vickers' sister Mattie.

They were twins and, barring the difference in their sex and attire, were as much alike as two peas in a pod.

Just now there was some difference in their looks.

Mattie was flushed and excited and her pretty hazel eyes snapped angrily.

Indeed, she was mad clear through—mad enough, as Matt afterwards remarked, to chew a ten-penny nail in two.

She had rushed into the office of John Foster, stock broker, on the third floor of the Eden Building, Wall Street, where her brother was employed as messenger.

She herself was an expert stenographer in Thomas Nelson's stock brokerage office on the floor above.

Her cyclonic entrance and unusual appearance took her brother by surprise.

"What's the trouble, Mattie?" he asked, jumping out of his chair. "You seem to be on the warpath over something."

"I won't stand it any longer! I won't! I won't!" flashed the girl with a stamp of her foot.

"I wouldn't," grinned Matt. "What is it?"

"How dare you laugh at me when you see how angry I am?" said his sister, indignantly.

"I'm not laughing," protested the boy, smothering his grin. "You said you wouldn't stand it. Let's hear what you won't stand."

"You ought to know. I've told you several times about the attentions that hateful old moneylender next door persists in paying me."

"Oh, has he been at it again?"

"At it again? He's always at it. As I was starting for lunch just now I met him coming out of the elevator. What do you suppose he had the impertinence to do?"

"As I'm not a mind reader I can't guess."

"He stopped in front of me, the old fright, and said, 'This is an unexpected pleasure, Miss Vickers!'"

"And that made you mad, eh?"

"No, it wasn't, it was what he said next."

"What did he say next?"

"Why he had the nerve to say, 'Would you honor me by accompanying me to the theater some evening this week?' What do you think of that for cheek?"

"It was pretty cheeky of him."

"The idea of that man making such a proposal to me!"

"What answer did you give him?"

"I said 'Sir!' and then I rushed to the stairs and ran down

here to tell you. I have stood his persecution as long as I'm going to. I intend to throw up my position just as soon as I get back from lunch."

"Throw up your job? Don't be a chump. Report the matter to Mr. Nelson, as I advised you to do before, and tell him to put a stop to the annoyance."

"I have told Mr. Nelson and he promised to speak to this man Flint. If he did speak to him it hasn't done any good. I've an idea he doesn't want to offend the man because Mr. Flint accommodates him with loans on collateral right along."

"Pooh! Flint isn't the only man who lends money on securities in Wall Street. Nelson doesn't have to patronize him. I guess he can get as good terms at his bank."

"But being next door to his office is very convenient to Mr. Nelson."

"I suppose it is. Then you think your boss won't protect you as he ought to do?"

"I'm sure he won't, that's why I'm determined to leave his office unless you can bring Mr. Flint up with a round turn. As my brother it is your place to defend me against his undesirable attentions."

"All right. I'll tackle the old guy the next time I see him and tell him to leave you alone in future or there will be something doing."

"And if he persists in annoying me what will you do?"

"I am liable to wipe up the corridor or the sidewalk with him."

"No, you mustn't touch him. He would probably have you arrested, and that would be dreadful."

"I don't propose to have you annoyed by him or anybody else. I shall put it to him straight from the shoulder, and if he knows when he's well off he'll quit making himself offensive to you."

By this time the young lady had recovered her ordinary composure.

She knew she could depend on her brother to protect her, but was afraid he might go too far with the moneylender when they came together, and get himself in serious trouble.

She was very much attached to Matt, which was quite natural, and now that her indignation had subsided she asked herself if she had done right in making her brother acquainted with the latest annoyance she had suffered at Mr. Flint's hands.

"You'd better go to your lunch," said Matt. "The cashier is knocking for me, which means he has an errand for me to do at once."

So Mattie took her departure, and the next elevator carried her brother down with a note in his hand to deliver to the boss at the Exchange.

On his way back Matt encountered Flint, the moneylender, in the vestibule below.

The old chap, who was dressed rather dudish for his age, and sported a boutonniere in the lapel of his light overcoat, knew Matt by sight, and that he was the brother of the young lady on whom he was smitten.

Matt stopped in front of him.

"I'd like to see you a moment, Mr. Flint," he said.

"What can I do for you, young man?" asked the moneylender.

"My sister, who works for Thomas Nelson, in the office next to yours on the fourth floor, has complained to me of certain undesirable attentions that you have taken the unwarrantable liberty of paying her," said Matt. "I must request that you will discontinue them, as they annoy her very much."

Flint, who had expected the boy wanted to ask a different kind of favor of him, flushed angrily.

"You have a lot of impudence to address me in this way, boy," he answered. "Do you know who I am?"

"You are Willis Flint, moneylender, and I want you to quit making any further advances to my sister. Do you understand?"

"Mind your own business, you young jacknanares!" snorted Flint, angrily.

With that he started for the entrance, leaving the messenger standing where the brief conversation had taken place.

Matt took a step or two after him, then reconsidered his purpose and went over to one of the elevators.

"I'll mind my business," muttered the boy, "and it will be in a way you won't like, Mr. Flint, if I hear of you addressing my sister again. It's my business to look out for her, and I'm going to do it if I have to knock your block off."

Matt went up stairs and reported his return to the cashier.

Then he sat down, fully determined to teach the moneylender a lesson at all hazards if that individual didn't mend his ways toward his sister Mattie.

The general run of messenger boys in Wall Street regarded Matt as a peculiar lad in many ways.

Neither he nor his sister had been long in the financial district.

They had come from Boston with their mother a few months before, and the little family had taken up their residence in the village of Northfield, a few miles out of Jersey City.

Matt and Mattie had worked for the same stock broker in Boston—Matt three years and his sister two.

A financial panic had ruined their employer and thrown them out of business.

The same panic had almost ruined their mother, whose private means was invested in some industrial stock she had been induced to purchase on the assurance that it would return her a high rate of interest.

When high rates of interest are offered the general public on investments it behooves them to look with more than ordinary care into the enterprises that hold out such alluring offers.

Mrs. Vickers knew little about any kind of stock, but she knew she was getting only 3 1/2 per cent. from the savings banks where she had deposited the money that came to her at her husband's death from his \$5,000 life insurance policy, which was promptly paid over to her by the company as soon as her lawyer had submitted the necessary proofs of George Vickers' death.

This money she put in five different banks, the best in Boston, and though the interest was low the security was undoubted.

The lawyer, however, advised her to look around for a better investment.

He told her she ought to get the full rate of interest that the savings banks were receiving.

He didn't tell her that the savings banks' investments were governed by law, and that they were neither inclined, nor permitted, to put their money out at high rates where the security was not of the most gilt-edged kind.

He pointed out that they loaned much money on real estate at 5 1/2 per cent., and on municipal and railroad bonds that paid at least five per cent.

The difference between five and three and a half, he said, went to pay the expenses of the bank, and the fat salaries of the officials.

"There is no reason why you shouldn't have that extra one and a half per cent. If you wish I'll look up something good for you," he said.

When she consulted with her children they advised her to let well enough alone, for being employed by a State street broker, they knew something about finances.

The lawyer, who had a personal axe to grind, kept calling on her and keeping up his advice.

Finally, taking advantage of a time when her two children were on a week's vacation, he brought to her attention the stock of the United Rubber Co., of Boston, which, protected by the tariff, was paying eight per cent. on its stock.

The stock, he said, was mighty hard to get hold of by outsiders, but he had just learned of a widow who wanted to sell \$5,000 of it at par.

This was the chance of one's life.

Mrs. Vickers bit at the bait and turned the money over to the lawyer to buy the stock.

The widow story was a fiction.

The stock belonged to the lawyer, who was anxious to get rid of it.

It is true the company had been paying two per cent. a quarter, but this was only to boom its stock, and the lawyer had inside information that this satisfactory arrangement was not going to continue.

He had been caught by the bait himself and was anxious to get out with a whole skin.

Mrs. Vickers received one dividend of two per cent. on her shares, and soon afterward the panic struck Boston, and all stocks, good and bad, tumbled in value.

The bad one shrunk worst of all, and inside of a month the United Rubber Co. stock wasn't worth fifty cents on the dollar on the market, and it couldn't be sold at any price.

Then Mrs. Vickers confessed her mistake to the two children, and they were wild over it, particularly as they had just been thrown out of work.

They denounced the lawyer, whose name was Richard Capias, as a swindler, and Matt went gunning for him, so to speak.

He found that Mr. Capias had folded his tent and gone elsewhere.

He also discovered that his mother was not the only victim of his sharp practice, for trust funds belonging to several small estates had vanished with him.

Finding it hard to get positions in Boston, where many in their line had been thrown out by the depression following the panic, Matt suggested that they move to New York, where perhaps he and Mattie might secure something to do in Wall Street.

So to New York they came, and finding flat rents high, and not being accustomed to living in tall houses with mixed tenants, they looked elsewhere within reaching distance of Manhattan, and finally settled in a cosy little cottage in Northfield, which they rented cheap.

## CHAPTER II.

### MR. FLINT TAKES THE HINT.

One reason why Matt had not made himself popular with the other messengers in Wall Street was because of his distant and reserved ways.

He was a thorough Bostonian, and he didn't take to New York boys, though he was gradually getting used to them and their ways.

As Mrs. Vickers' money was all sunk in the United Rubber Co. stock the family would not have been able to move to their new scene of action if it had not been for the money Matt had accumulated through various lucky stock deals in the Hub.

He financed the change, and paid all expenses while he and his sister were looking for work.

When matters began to mend, and both had commenced to turn in the bulk of their wages every Saturday to their mother, Matt had about \$600 left, and lately he had increased that sum \$500 through his first Wall Street deal, made through the little bank on Nassau street.

Matt usually waited around the office, or the building, or the neighborhood, after he was through for the day, so as to be on hand to take his sister home.

He was very fond of her, and when she had been twice annoyed on the ferryboat by a masher he had constituted himself her bodyguard so as to put a stop to anything more of the kind.

She was, as we have said before, a very pretty girl, and attracted a lot of attention.

As soon as Matt took her under his protective wing admirers kept their distance, for the likeness between the two was a

plain indication that they were twin brother and sister, and mashes didn't care to risk trouble with the boy.

On the afternoon, about five, that our story opens, Matt went up stairs to see if his sister was ready to go home.

He found her putting on her things.

"I will be ready in a few moments, dear," she said.

"All right. Take your time. I'm in no hurry," replied Matt.

While he was standing in the waiting-room Broker Nelson and Moneylender Flint came out of the private room.

"There's the young jackanapes now," said Flint.

Nelson looked and saw Matt, who was no stranger to him.

"See here, young man," said the broker, "Mr. Flint here has informed me that you grossly insulted him down stairs to-day. Why did you do that?"

"If he also explained the reason for my conduct I don't think you would require an explanation," said Matt.

"What cause could he have given you?" said Nelson.

"He has made himself a perfect nuisance to my sister, and I simply asked him to cut it out in the future."

"You astonish me. Mr. Flint is too much of a gentleman to interfere with your sister or any other young lady."

"My sister has a different opinion of him. I believe she has spoken to you on the subject a couple of times, and you promised to see Mr. Flint about it. This being the case I don't see how my statement can astonish you."

Nelson hemmed and looked a bit taken aback, then he said:

"I ~~recall~~ now that your sister did say something to me about Mr. Flint, and I mentioned the matter to him. He assured me that he had addressed your sister on two or three occasions with the greatest respect. Am I right, Mr. Flint?"

"You are quite right, Mr. Nelson. I have a great regard—ahem! I mean respect for the charming young lady, and nothing is further from my thoughts than to give her offence."

"There, you hear, young man?" said Nelson.

"I hear what he says, but actions speak louder than words. He had the nerve to stop my sister at the elevator to-day and invite her to go to a theater with him some evening soon. Do you call that the proper thing for a man to do who is practically a stranger to my sister?"

Nelson looked embarrassed and glanced at Flint.

"I don't feel that I am a stranger to your sister, young man. She is employed here in the office adjoining my own, and I come in here and meet her nearly every day. A gentleman of my undoubted respectability and standing in Wall Street should be considered privileged to pay a few polite attentions to Miss Vickers under such circumstances. Mr. Nelson will vouch for me, and that ought to be considered sufficient."

At that moment Mattie made her appearance.

She stopped on seeing her employer and Flint together, and from her brother's attitude she judged that he had taken up her cause with the moneylender, and she was nervous over the result.

Flint pretended not to see the girl, and Nelson, fearing that the discussion might assume a serious aspect, drew him toward the door and they went out without concluding the argument with Matt.

"You've been talking to Mr. Flint," said Mattie, catching her brother by the arm. "What did you say to him?"

"Nothing. My conversation was all addressed to your boss."

"Did you complain to him about Mr. Flint?"

"Well, I said a few things, but I did not start the matter. Mr. Flint told Mr. Nelson that I insulted him down stairs to-day, and the broker asked me about it."

"Did you meet Mr. Flint before to-day?"

"I did."

"Did you have trouble with him?"

"I must admit that the brief conversation we had was not a love feast."

"Then you did insult him?"

"I think it was the other way—he insulted me."

"What did you say to him?"

Matt went over the matter for his sister's enlightenment.

"I feared he would take you that way," she said.

"You needn't feel worried over the matter. He knows now that his advances are not desired by you, and if he has any sense he sees that I won't stand for it. If trouble comes he will have only himself to blame."

"I am afraid he can make it very uncomfortable for me here. He is very friendly with Mr. Nelson, and is frequently in here. I think I had better look around for another place."

"I wouldn't rush matters. You are getting good wages here and until Flint began noticing you you appeared very well satisfied with your job. We'll see if the old dude does not tumble to himself. He certainly has brains enough to see that he had no chance whatever with you," said Matt, as they walked to the elevator.

Whether Mr. Flint saw he had no chance with the young lady, or he was afraid of a run in with her protector, he discontinued his advances, for the time being at least, and Mattie breathed easier.

On the following afternoon Matt asked her if the moneylender had annoyed her again, and she told him he had not.

"One day's rest isn't much to judge of his actions by," said the boy. "We'll see how things come on during the rest of the week."

The rest of the week passed without incident and then Matt concluded that Mr. Flint had taken the hint and quit.

Matt met him twice on the street, but the moneylender did not design to notice him, which did not bother the boy much.

He had nothing to do with Flint, and there was no reason why either should take notice of the other.

On Saturday morning, however, Mr. Foster sent him up to Flint's office with a note.

A red-headed clerk asked him his business as soon as he went in.

"I want to see Mr. Flint."

"Who sent you?"

"My boss."

"Give him a name, please."

"John Foster, stock broker, on the floor below."

"Why didn't you say that at first. I'll tell Mr. Flint."

In a few moments Matt was admitted to the moneylender's private room, and his reception was rather frigid.

The boy handed over the note he brought.

Flint read it, wrote an answer and handed it to him to take back.

That afternoon the moneylender's stenographer, a plain-looking old maid of thirty-five, was taken ill and went home.

Later on Flint had some letters to write and he sent in to Mr. Nelson and asked him if he would loan him his stenographer for fifteen minutes.

The broker called Mattie to his room and told her to go in and take Flint's dictation, and typewrite the matter on her own machine afterward.

She objected at once.

"I don't care to have anything to do with Mr. Flint," she said.

"Nonsense! I promised him I'd send you in to help him out, for his own stenographer went home sick awhile ago. He only wants to use you to dictate three or four letters, and I couldn't think of disobliging him when the favor is so small."

"You know why I object to going near him," protested the girl.

"You misjudge the old man. He's all right. Run along now and do as I tell you."

But Mattie wouldn't.

She declared she would resign her position then and there before she would take a word of dictation from Flint.

"I am sorry you have taken Mr. Flint's innocent behavior so seriously. If you won't oblige him in this matter I can't make you do it, but it will place me in a bad light with him. I owe him quite a bit of money and I can't afford to offend him. Won't you do it to oblige me?"

Mattie finally consented, much against her inclinations, and she went next door.

Flint received her without any show of familiarity, dictated his letters and told her to bring or send the typewritten copies in when they were ready.

She returned to her table, typed the notes and sent the sheets, with the envelopes, back by Nelson's office boy.

She was pleased that the moneylender had acted decently, but she was not going to trust him any further than she could help.

When Matt called for her that afternoon at the usual time she told him what she had been obliged to do and how Flint had acted.

"I guess he has come to his senses," said Matt, "and will not bother you any more."

"I hope he has. These old men act too ridiculous for anything. The idea of them imagining that they can make an impression on any young girl, at their age," and Mattie tossed her pretty head scornfully.

"That's right, sis. There's no fool like an old fool," laughed Matt, as they started for home.

## CHAPTER III.

## MATT'S SERVICES ARE DISPENSED WITH.

On the following day Matt found out that a number of Wall Street men had combined together to corner and boom C. & D. stock.

That was too good a pointer for him to let it pass without making use of it, so he dropped in at the little bank at the first chance he got and bought 100 shares of the stock at 82 on the usual ten per cent. margin.

When he took his sister home that day he told her about his new deal.

"Do you think it's safe to risk all your money in the market?" she asked, a bit anxiously. "If either of us should get out of work——"

"It's as safe a deal as a fellow could get in on. The men behind the stock have a raft of money and the inside track. They're bound to push the price up, and when it gets up as high as I think it is likely to go I'll sell out."

"But suppose something happened and the boom was a failure?"

"I'm not supposing any such thing," said Matt, confidently.

"But you ought to know that nothing is ever certain in Wall Street."

"Oh, yes, a few things that happen down here are pretty certain to go through. The members of the syndicate know what they're about, and by following their lead I see no reason why I shouldn't win out and double my money at least."

"Well, the money is yours, and I suppose you have the right to use it as you think best, but I consider you are taking a big risk."

"You can't make anything worth while in this world without taking some risk, sis. I bought the stock at 82. Watch the market report for a week or two and see how things are panning out with me. If I win, as I fully expect to, I'll treat you to a new gown with hat to match, and anything else in reason you strike me for."

Even with the prospect of a new dress in sight Mattie did not grow enthusiastic over her brother's deal.

The rough deal their mother had got with the United Rubber Co. stock made her extremely dubious concerning everything connected with stocks in general.

Two days afterward she looked at the ticker in her office and saw that C. & D. had gone up two points.

That was encouraging, but she knew that the price might go down again at any moment.

On the following day the shares went up two points more.

Then she began to take courage and to believe that her brother hadn't done such a bad thing after all.

And so matters went on for ten days, by which time C. & D. was up to 93.

That afternoon she asked Matt when he was going to sell out.

"Not till it goes higher," he answered.

"How much higher do you think it will go?"

"Haven't the least idea," he said.

"But if you sell now you'll double your money."

"Yes, I know."

"A bird in the hand is worth two in the bush."

"That's all right, but remember I'm working on a gilt-edge tip, and as tips don't come a chap's way very often—that is tips like this one—I want to make all I can out of it."

"I heard Mr. Nelson say that it's a bad thing for a speculator to hold out for the last dollar."

"That's right, too, in most cases, but there are exceptions to every rule."

"I shall be just too nervous for anything until you tell me you have sold out."

"What's the use of you worrying yourself over what I'm doing?"

"Because I'm interested in the result. We haven't so much money that we can afford to lose any of it."

"Pshaw! Ain't I eleven points ahead at this moment? That's a pretty safe margin to calculate on. The price would have to drop over eleven points for me to lose a dollar, and before it did that I'd have a chance to sell out and protect myself."

Mattie said no more.

She knew her brother had a considerable wider knowledge of the stock market than she had.

He was always reading up the financial intelligence in the Wall Street and other papers, and seemed to be deeply interested in all that was taking place in the Street.

So she concluded that he ought to know what he was doing. At any rate things continued to come Matt's way.

C. & D. jumped up five points more next day.

The Exchange was in a furore over the boom.

A small army of lambs were interested in it, for speculators were always busy when the market was rising.

A slow or falling market kept them away from the Street.

Matt was now figuring on selling out and taking the profit that was in sight, but he was kept so busy running errands that he found no chance to go to the little bank and put in his order.

So the day passed and C. & D. closed at 98.

"Things are humming at the Exchange," he told his sister on their way home.

"I guess they must be, for we are very busy at the office, and even the clerks are talking about the boom," replied Mattie. "I think one of them is interested in some stock that is going up, but I don't know for certain. Have you sold?"

Didn't get the ghost of a chance. I was rushed to death all day."

"What are you going to do?"

"Sell to-morrow, if I have to risk a calling down for taking too much time over an errand. The market is looking top heavy—that is, the price of C. & D. in particular is too high to last. There is bound to be a drop as soon as the syndicate has unloaded, and its brokers are probably doing that now."

"How much do you think you'll win?"

"If I had sold around half-past two I could have counted on \$1,600 profit."

"That's a lot of money to make in the short time you've been in on the deal."

"That's right. If nothing happens I'll gather it in tomorrow."

Brother and sister were in their respective offices at nine next morning.

At half-past nine Matt was sent on an important errand to the Mills Building, and when he got back another awaited him.

Then when Mr. Foster came in he sent him with a rush message to the Bowling Green Building at the foot of Broadway, with orders to bring back an answer as soon as he could.

Next he was chased to a broker down on Broad street, and he was kept on the jump till eleven when he ran over to the Exchange with some selling orders to his boss.

C. & D. was now going at 102 and a fraction.

When he left the Exchange he knew that if he sold out he would rake in \$2,000.

He also feared that a slump might set in any moment that would strip his deal of that big profit.

"I must risk a laying out," he muttered. "I can't afford to lose that money. After getting hold of such a fine tip it would be a shame to lose all the benefit it is holding out to me. I'll sell at all risks."

Instead of crossing Broad street diagonally to Wall he went straight up and kept on into Nassau.

The little bank was crowded and there was a line stretching away from the clerk's window.

To follow up that line meant a considerable loss of time, but Matt was resolved to do it even if he lost his job.

It took him twenty minutes to reach the window.

Every minute of that time was a nervous strain on him.

He thought of the cashier fuming over his absence, and he feared a slump in C. & D.

Finally he put in his selling order and got away.

C. & D. had not lost or gained anything during the interval, so he felt pretty safe about his deal.

He didn't feel so safe about the office, however.

When he rushed up to the cashier's window that gentleman demanded to know where he had been.

"You sent me over to the Exchange," replied Matt.

"Yes, three-quarters of an hour ago at least. Did Mr. Foster send you on some special errand?"

"No, sir."

"Then where have you been?"

"I had a little private matter to look after that could not be delayed, and so I——"

"You're not paid to attend to your private matters during office hours. I shall report you to Mr. Foster. I had to take Drake from his desk and send him out with several important errands. That throws his work behind and we are rushed. We can't stand this sort of thing."

"It hasn't happened before," said Matt.

"It should not happen at all. You should get somebody else to attend to your private business if it is important. Here, take this over to the Exchange and get back here in short order."

"Yes, sir," said Matt, taking the envelope and rushing off. He found the Exchange more excited than ever.

The market was still on the upward trend and he noticed that C. & D. had gone to 103.

From that on till three he had no chance to breathe almost, and then he was despatched to the bank.

When he got back the cashier said Mr. Foster wanted to see him.

"The cashier tells me you wasted nearly an hour this morning at our busiest time," said the broker.

"I'm sorry, sir, but—"

"You told him that you took the time to attend to private business without permission, and he was obliged to take Drake from his work to send him out."

"I believe so."

"What private business did you attend to?"

"I had to go up Nassau street—"

"I suppose so," interrupted the broker. "You were seen going into the Nassau Street Banking and Brokerage House—a bucketshop. Do you deny it?"

"No, sir."

"I can easily guess the private business that took you there. You are dabbling in the market. Don't you know that's against orders?"

"Yes, sir," admitted Matt, feeling decidedly uncomfortable.

"Very well, that's all I want to know. I shan't want you here after Saturday. You can look for another position."

"Then I'm to understand that I'm discharged?"

"You are," said the broker, in decided tones.

"Isn't this the first time you have had reason to find fault with me?"

"I don't care whether it's the first or the fifteenth. You have broken a stringent rule. I won't have an employee around my office who plays the market. Not under any consideration. If you do it once you'll do it again. I dare say this is not the first time. Have you done it before? Answer me."

"Once before, some time ago."

"I knew it. That covers the ground. You will go on Saturday."

"You won't reconsider—"

"Reconsider nothing. Get out of here now. I don't want to talk to you any more," and the broker turned to his desk.

"Well, I've got it in the neck," muttered Matt, as he walked outside. "However, I don't care. I'm worth \$3,000 and can stand it. I wonder what sis will say when I tell her? She'll have a fit. And mother won't like to hear of it either. It can't be helped. I took the risk and have got to pay the piper. But it's worth taking a risk to make \$2,000. I'll bet I ain't the only one who would do it."

And thus Matt got the bounce from the only position he ever held in Wall Street, and, as events proved, he was not so unfortunate in getting the hook.

#### CHAPTER IV.

##### MATT BECOMES A PRIVATE SPECULATOR.

"Two things of importance happened to me to-day, sis," said Matt when he and his sister started for home.

"You sold your stock, I suppose?" she said, with eager interest.

"Yes, and made \$2,000."

"That's fine. I am relieved to know you are out of it."

"What was the other important thing?"

"The other important thing won't strike you so favorable. I've got the bounce from the office."

"You haven't?" cried Mattie, incredulously.

"I certainly have."

"Why, Matt, is it really so? What was the trouble? It must have been something serious."

"The boss took it seriously enough. He fired me for speculating."

"How did he find it out?"

"Somebody told him I went into the little bank to-day, which, of course, was a fact. I lost more than half an hour there waiting in line to sell my stock, and I got an awful call down from the cashier, who reported me to Mr. Foster."

"It's too bad. What are you going to do? Mother will be sick over it."

"Why tell her? I intend to come over to Wall Street as

usual, and whether I get another job soon or not I can easily turn her in the regular dot every Saturday. Recollect I'm worth \$3,000, with \$150 over for good measure. I'm not so badly off."

"No, that's true; but I'm sorry you have lost your position. You won't be in the building with me any more."

"But I'll be in Wall Street, and I'll call for you every afternoon just the same, so what's the difference?"

Mattie agreed that it would be well not to tell their mother that he had lost his position, and on the way home Matt said that as he had done so well in the market he guessed he would devote all his time to speculation, for awhile at any rate, and see how he came out.

His sister didn't approve of that, but Matt said he wanted a rest from running his legs off, and he intended to take it at the little bank watching the quotations on the blackboard.

He wouldn't risk his money unless he saw a good thing, and then he'd be careful to see that he didn't get caught.

"A fellow really can't speculate to much advantage when his time and attention are taken up with other business," he said. "One has got to be on the spot, so he call sell quick, otherwise he's likely to get stuck."

Matt finished his week at the office, got his last pay envelope and then became the boss of his own time and movements.

On Monday morning he came to Wall Street as usual with his sister, left her at the entrance to the Eden Building, and then strolled back to Nassau street.

It was too early to go to the little bank, though the big room was open for any one who cared to go in and sit down.

After standing awhile in front of the Sub-treasury he continued on toward Broadway.

At that time a money broker had an office on the ground floor of a building which has since been replaced by a taller structure, and Matt stopped in front of his window and watched the clerk lay out the usual display of foreign and domestic gold, bonds, and other securities.

There was a little Japanese cup half full of tiny gold dollars.

Matt often wondered why such small coins had been minted. A person couldn't carry one around in his pocket without danger of losing it.

There were also gold quarters, about the size of very small wafers, and as thin as stiff paper.

As useless as these gold pieces seemed to be still they looked attractive, and the boy was never tired of gazing on them.

They aroused his money-making instinct even more than the sight of a \$20 gold piece did.

The foreign paper excited his curiosity as to its value in American money, for outside of an English £5 note he was not familiar with the exchange rates on the bonds and notes of a score of different foreign countries.

Matt didn't go any further in that direction than the money broker's window.

When he had feasted his eyes on the monetary display he started for the little bank.

Already quite a number of habitues had assembled, talking and smoking some of them, the others holding down chairs and waiting for the business of the day to open.

Matt took a chair well up front, and by and by a white-haired old gentleman sat down beside him.

"Well, my young friend, you are interested in the market, or did you just drop in here out of curiosity," said the old man, in mild tones.

"I'm interested in the market," replied Matt.

The old gentleman shook his head.

"I don't like to see a boy spend his time in such a place as this. It fosters the habit of idleness, and if he has money he soon loses it on some stock."

"This is my first day here, though I've been in here off and on before. I've been working as messenger to a broker up to last Saturday, but having lost the job I'm taking it easy for a few days," said Matt.

"I see. Have you speculated in this place?"

"Yes. I won \$2,000 last week on the C. & D. boom."

"Two thousand! Is it possible?" exclaimed the old gentleman, in evident wonder. "You must have money."

"Not so much. I had \$1,000 which I put up on 100 shares of the stock. You see, I caught on to a tip that C. & D. was going to be boomed by a syndicate, and that accounts for my luck."

"How did you get such a fine tip?"

"I picked it up in the course of my visits among the brokers' offices."

"You were fortunate."

"Yes, for such pointers are as scarce almost as hen's teeth."

"How came you to lose your situation?"

"The boss came to the conclusion that he didn't want the any longer."

"That's too bad," said the old gentleman, wondering what the bright looking boy had done to invite his discharge.

"Oh, I know," replied Matt, in a chipper way. "There are other jobs in Wall Street just as there are as good fish in the sea as ever were caught."

"I suppose you will look for one in a day or two?"

"That will depend. I am not pressed for money. If I get in on a deal soon I won't look for a job till I go through with it."

"Wouldn't it be better for you to put your money in bank than risk it in the whirl of speculation?"

"That depends again."

"On what?"

"Whether my luck still holds. I can make about \$8 a week working for somebody else. I am likely to make a whole lot more than that by working for myself."

"True, but in the former case the \$8 is sure; in the latter the returns are likely to be uncertain."

"I came here from Boston about seven months ago. I got a position soon afterward, and my wages have footed up in that time about \$225, for which I have put in some pretty strenuous service. During the same time I've played the market twice, and cleared \$2,500. There's a whole lot of difference between the two, don't you think? The two deals have averaged me \$90 a week."

"Yes, but you can hardly expect to keep that up. Losses will come your way, and they may sweep away all you have made and more too."

"I'll risk that," said Matt.

By this time the room was quite full, and the boy who attended to the blackboard had come upon the scene and was wiping out Saturday's figures preparatory to beginning his day's work.

Matt watched the blackboard and talked with the old gentleman until about one o'clock, when he went out to lunch.

He got back at two, and an hour later the Exchange closed. That was the end of quotations for the day, and the crowd in the little bank began to thin out rapidly.

Matt strolled down to the Battery and stayed there till it was time to meet his sister.

Next morning he was at the little bank again, hoping something would turn up.

At eleven he noticed that L. & G. was going up.

He concluded to take a chance on it.

He put up half his money on 150 shares at 65.

At one o'clock the stock was going at 66.

During the next hour it advanced 3-8.

Matt concluded to sell and did.

At half-past two the stock was another 1-8 higher, then it dropped nearly a point.

"I guess I got out just in time to make a good day's pay," Matt told himself, for his profit on the deal amounted to \$150. "Quick deals and small profits are not so bad if you can pull off enough of them. I'd be satisfied with one a week."

As he left the little bank he saw a small, sandy-haired man coming up the street.

"By George! That's Lawyer Capias or his double," he said. "I'm going to make sure of it if I can. I'm going to have it out with that rascal for putting that rubber stock over on my mother. Rascals like him ought to be tarred and feathered."

He followed the small man up Nassau street to the Tract Society Building, which he entered.

He took an elevator and went up, but Matt didn't follow him into it, for he had no wish for the lawyer to recognize him until he had spotted his destination.

He went and looked at the directory of the tenants, expecting to find Mr. Capias' name in it, but it wasn't.

Then he asked the man in charge of the elevators, but he knew nobody by the name of Capias who had an office there.

Under these circumstances Matt was obliged to conclude that if the man was Capias, as he felt sure he was, he had only called there to see somebody.

This was a disappointment to him.

The only thing he could do was to hang around and wait for the man to come down and go away.

He waited half an hour, and then gave it up.

Half way down the block a coal wagon was delivering coal of the fine sort into the cellar of a building through a round hole in the sidewalk.

There was plenty of room for people to pass without stepping close to the hole.

Matt stopped and watched the operation, not because he was particularly curious, for the sight was no novelty to him, but to kill time till five o'clock.

A boy came by and dropped a banana peel on the sidewalk.

Had a policeman seen him do it he would have got in trouble, for it was against the law.

Nobody noticed his act and he went on his way.

A dozen persons passed along but none of them stepped on the peel.

They were lucky, for a banana skin always resents being stepped on, just as if it had feeling.

Matt was about to go on when a dudish-looking elderly man came out of the building just above the coal hole and started rapidly south.

It happened to be his luck to step on the greasy side of the peel, which was uppermost.

Then something happened.

The peel slid, and so did the dudish old man, and he slid so quick that he lost his balance and landed on the sidewalk with one foot in the air.

The momentum he had acquired carried him toward the coal hole.

The other foot went slush into the cataract of steam coal as clean as a whistle, and his body covering the hole, the coal began piling up all over him.

The accident attracted immediate attention, particularly as the victim gave utterance to a yell of fright.

As Matt stepped forward to his aid he recognized him as Willis Flint, the Wall Street moneylender.

## CHAPTER V.

### MATT MAKES A GOOD FRIEND.

At that moment the dudish Flint looked like a wreck.

Matt couldn't help laughing, though he wasn't the kind of boy to exult over another's misfortune.

Flint's hands were as black as the ace of spades, while his clothes were covered with coal and coal dust.

Matt grasped him by the arm and got him into a sitting posture, when Flint recognized him and saw the smile on his face.

"Go way from me!" he roared. "How dare you laugh at me, you young villain?"

"Don't you want me to rescue you? You'll be covered with coal in another minute," said Matt.

"Get away, I tell you!" cried Flint, giving him a push.

"Oh, all right. Get out yourself, if you prefer."

And this Flint proceeded to do, scattering the coal right and left.

Then, conscious of his unpresentable condition, he rushed into a merchant tailor's close by, and that's the last Matt saw of him that day.

The boy considered he had a good joke to tell his sister and he kept on toward Wall Street, chuckling at the sight Flint had presented.

As it was early yet Matt turned down Pine street, intending to go around the block.

Half way down a couple of men were fixing the stone coping on the second story of a building.

It was loose and they were pulling it into place.

Matt stopped to look at them.

In some unaccountable way the other end of the heavy stone swung out and the whole piece slid out of their grasp and fell, just as a gentleman came out of the entrance of the building underneath.

Matt had just time to grasp him by the arm and pull him about a foot when the stone crashed past him and struck the sidewalk behind him, throwing him off his balance, and he went down pulling Matt with him.

Matt sprang up and assisted the gentleman to rise.

"You had a narrow shave, sir," he said.

"I realize that I did, and I guess you saved my life by your prompt action, my lad," replied the gentleman.

"I'm glad if I did, for it would have been tough if the stone had struck you."

The gentleman looked down at the heavy fragments into which the piece of coping had split and shuddered.

Almost any one of these pieces would have killed him, let

alone the whole stone, which had been several feet long in its original shape.

The reaction of the shock began to show itself in the gentleman's pale face and unsteady movements, and he had to lean on Matt.

"I must get something to brace me up," he said. "Help me down to the corner."

Matt took him by the arm and they walked off slowly.

The gentleman said nothing on the way to William street.

He was too unnerved to talk.

They reached a liquor store and the gentleman called for some brandy.

After he got it down he began to feel better.

"I had a very narrow escape," he said. "If you hadn't pulled me away I'd have been a dead man. Tell me your name."

"Matt Vickers."

"I shan't forget the great service you have rendered me, Vickers. My name is Merritt. Here is my card. You must call on me to-morrow. Are you employed in this neighborhood?"

"I was until last Saturday, as messenger for Broker Foster. At present I am doing business for myself."

"You have an office, then?"

"No, sir. My business doesn't require an office."

"You live in the city, I presume?"

"No, sir. I live in Northfield, New Jersey."

"Do you come to the city every day?"

"Yes, sir. My sister is stenographer for Broker Thomas Nelson."

"Well, I want you to call on me to-morrow. I'll be better able to talk to you then."

Matt said he would call and then he and the gentleman separated.

On his way to the Eden Building he looked at the gentleman's card.

The name he read was George Merritt, and his office was in Wall Street.

Matt wondered if the man was the big operator who was at the head of many syndicates that occasionally made Wall Street hum.

If he was the boy felt he had made an influential friend.

When he reached Nelson's office he found his sister waiting for him.

"Well, how did you pass the day?" she asked.

"I passed it to considerable advantage," he replied.

"Let me hear all about it," she said, as they walked toward the elevator.

"I made \$150 on a quick stock deal."

"Really?"

"Yes. That's more than I'd have made in Foster's office in four months."

"That's splendid."

"Sure it is. I think I'll stick to the speculating business."

Then he told her he had seen a man that looked so like Lawyer Capias that he had followed him to the Tract Society Building, where he lost him.

"Did you intend to speak to him?"

"I thought perhaps he had an office in the building. In that case I was going to call on him and tell him a few things."

"Do you think that would have done any good?"

"I don't know. I might scare him into allowing mother some money in consideration of the skin game he played on her."

"How can we prove that he defrauded her? The stock was quoted at the price she paid for it, and she received one dividend at the rate he held out to her. I am afraid he couldn't be made to give up anything. He'd say the deal was perfectly square, and that in advising her to buy the shares he had acted in good faith."

"But I found out enough about the company to show that the high dividends were paid merely as a bait to catch credulous persons. Now, if Capias said he advised my mother to buy the stock in good faith then he would show himself up as a chump at least, and take it from me I have sized him up and there is nothing of the chump about him. He's about as shrewd as they come," said Matt.

"I don't doubt it, brother dear, but we couldn't hold him on that, which is merely our own conviction."

"Well, I intend to have it out with him some time if I am lucky enough to secure an interview with the rascal," said Matt, in a determined tone. "By the way, I have something funny to tell you about Flint."

"What is it?"

Matt then rehearsed the incident on Nassau street, of which the dudish moneylender was the victim.

Mattie laughed heartily.

"Dear me, I wish I could have been there."

"He was as mad as a hornet at me, just as if I was responsible for his plight."

"How came he to fall?"

"I couldn't tell you. The sidewalk must have been slippery at that place. Now, I've something else to tell you. I saved a man's life on Pine street a little while ago."

When Mattie expressed her surprise her brother related the incident.

He showed her the gentleman's card.

"I believe that's a big Wall Street operator. I know there is a George Merritt who manipulates some stock once in awhile through a syndicate. I've heard through my late boss that the Merritt syndicate was behind the deal he was talking about. He has invited me to call at his office to-morrow. Maybe I'll find out if it's the same man, then."

Mattie agreed that her brother had probably made a good friend.

"No doubt he could get you a better position than you lost," she said.

"Oh, I don't want a position yet awhile. I can make more money through the little bank."

His sister made no reply.

She saw he was resolved to follow his own course of action, and all argument tending to persuade him to change his purpose would be useless.

Next day about noon Matt visited Merritt's office and was admitted to that gentleman's sanctum.

It was a handsomely furnished room, indeed the suite of three rooms was elegantly fitted up, and Matt no longer doubted who Mr. Merritt was.

The gentleman gave him a warm welcome, and in the course of their conversation he asked Matt just what he was doing.

The boy had to confess that he was speculating.

Mr. Merritt raised his eyebrows in a way that indicated disapproval.

He proceeded to tell Matt that he was engaged in an extra-hazardous game, and advised him to quit.

"I'll secure you another position, and help you in every way I can," he said.

Matt, however, shook his head and said that he wanted to continue for awhile longer, and see how things went with him.

"What have you made at it?" asked Merritt.

Matt told him about his successful deals in Boston, and also about the three successful ones in Wall Street.

"You have been unusually lucky, young man, and I fear your good fortune has spoiled you for business. It is clear you mean or at least wish to go on. Well, there is nothing like experience to teach one either the wisdom or folly of his course. When you have had your fling call and see me and I will place you in a legitimate line. In the meantime, accept from me this little token of my appreciation with the assurance that I am your good friend and well-wisher," said the gentleman, handing Matt a small package.

The boy thanked him and soon afterward took his departure.

The present proved to be a handsome watch and chain, with a diamond incrusted charm to set the chain off.

It was both valuable and attractive and Matt was delighted.

And so were his sister and mother when they saw the articles.

## CHAPTER VI.

### THE GIRL OF HIS HEART.

Two weeks elapsed and Matt's luck varied somewhat.

He went into three rapid-fire deals, lost on two of them, but won enough on the third to about even matters up.

One day he met Broker Foster on the street.

Foster's new messenger had proved a disappointment and the broker was going to discharge him.

When he saw Matt he decided that if the lad had not got another position he would re-employ him, provided he promised to let speculating alone.

Matt, who was coming from lunch at the time, raised his hat respectfully to his former employer, wondering if that gentleman would deign to notice him.

To his surprise Foster came up to him.

"Are you working?" asked the broker.

"Yes, sir."

"For whom?"

"Myself."

"Yourself?"

"Yes, sir. I am speculating now for a living."

Foster frowned.

"Then I suppose you don't want to come back to my office and resume your former duties?"

"No, sir. You discharged me peremptorily, and wouldn't reconsider your action, so under such conditions I wouldn't care to go back even if I wanted a job, which I don't at present."

"You are fortunate if you don't care to work."

"I consider it work to keep track of my deals," said Matt.

"Humph! You will end by going broke."

The broker turned away and walked off, somewhat disappointed, for he would have been glad to get his former messenger back, for Matt had really given perfect satisfaction except for his one break.

"I wonder what's the matter with his new boy?" Matt asked himself. "I guess he isn't satisfied with him or he would not want me to return. He'll have to want, though for I wouldn't go back to him at double the wages I got. I don't think he treated me quite right. He might have let me off with a warning. It was the first time I went contrary to his regulations. I won't give him another chance to fire me, so that's all there is to it."

On the following day Matt overheard a group of traders talking about a syndicate which had been formed to corner M. & O.

He was satisfied there was something in it and lost no time buying 300 shares of that stock at 90, on margin.

During the next two weeks Matt had all he wanted to do watching his deal.

M. & O. first went down five points, then recovered, then fluctuated, and then started in to rise steadily.

After it passed 95 it began to attract notice, and brokers and speculators bought it—the former for quick sales and small profits, the latter to hold it for a higher price.

The rush of buyers came when it approached par, and the rush augmented when it passed that point.

And so things continued till it reached 105 and a fraction.

Matt was afraid to hold on any longer and sold, making a profit of \$4,500.

That was the biggest success he had had so far and he was quite tickled over it, and so was his sister.

They did not take their mother into their confidence, for Matt said he wanted to surprise her some day by showing her a big roll.

She was still in blissful ignorance that Matt was no longer in the employ of Foster, for he took care to turn in his weekly pay every Saturday the same as he had been accustomed to do. Matt had got acquainted with several brokers, and they knew what was doing.

Every one of them looked to see him go broke shortly, but he disappointed their expectations.

One day he met one of them named Snow.

"Busy to-day, Vickers?" asked the trader.

"No, sir. This is one of my off days."

"Will you do me a favor?"

"Gladly, if I can."

"Come over to my office. My boy didn't show up to-day, and as I'm very busy I'd like you to help me out. I'll give you \$5 for your services."

"All right. I don't care much for the five, though I never refuse money, but I'll do anything I can to accommodate you."

"I appreciate that, Vickers, and maybe some day I can do you a special service. At any rate if you want a favor at any time call on me."

So Matt resumed the duties of messenger for that day, or until Snow's boy returned to the office.

He was practically through at four, and was waiting to see what else he was wanted for when Snow called him inside.

"I want you to go on a special errand for me," said the broker.

"All right, sir," replied Matt, cheerfully.

"You won't get home till after dark."

"I'm not afraid of the dark," laughed the boy.

"Nor of work either, eh?"

"No, sir."

"Well, here is a package which I want you to carry to the man whose name and address is on it. He lives a mile and a half beyond Hackensack, so you see you've quite a trip on the trolley before you."

"I see I have. Will I have any trouble finding the house?"

said Matt, looking at the address, which simply read "Malvern Villa, Westfield road, New Jersey."

"No. The car will take you right to the Westfield road. Tell the conductor to let you off there. You have about half a mile to walk up the road. You can't miss the place, for it's on the left hand side, and you enter the grounds through an iron gate which bears a plate marked 'Malvern Villa.' That's plain, isn't it?"

"Yes, sir; as plain as a homely woman," grinned Matt.

"You'd better start now if you expect to get home in time for supper. You live over in Jersey, I believe?"

"In Northfield."

"That's south from Jersey City and some distance from Hackensack?"

"Southwest, and quite a ways from Hackensack. I'll have to return to Jersey City and get my car there."

"Get a dollar from the cashier for expenses."

"A dollar! It shouldn't cost me more than twenty-six cents."

"Never mind what it costs you. You are putting in extra time. As I haven't heard from my boy you'd better report in the morning. If he shows up then I won't need you, otherwise I will," said Broker Snow.

Matt got the dollar and started on his long errand, with the packet, which was light, in his inside pocket.

He dropped in at Nelson's office to tell his sister to go home by herself, as he was bound on an errand beyond Hackensack.

Then he proceeded to the Cortlandt street ferry, crossed the river and took the car that ran to Hackensack, where he had to change to another.

After a long ride he alighted at the Westfield road, and began his tramp to the villa.

A brisk walk soon brought him to Malvern Villa, which was easily distinguished by the gate with the silver plate.

He entered the grounds, passed up to the house and rang the bell.

A colored man opened the door.

"I want to see Mr. Hanson."

"Walk in, sah. What name?"

"Tell him I came from Edwin Snow, of Wall Street."

"Take a seat, sah," and the darkey departed up stairs. Presently he came down and told Matt to follow him.

The boy was introduced into a sitting-room on the second floor and there saw an old white-headed gentleman of benevolent appearance.

"Sit down, young man," he said. "You have come quite a distance."

"Yes, sir; but that don't count where business is concerned," replied Matt. "Here is the package I brought you. Kindly sign that receipt and then I will go."

"Dear me, no. You must have dinner with me. It is going on six o'clock, and I suppose you live in New York. I dare say it will take you more than two hours to reach home, and you would be very hungry by that time. You certainly must remain to dinner," insisted the old gentleman.

"It is very kind of you to invite me to dine, but you mustn't consider me in this matter. It isn't your fault that I reached here so late."

"Never mind that. We see so few visitors that it will be quite a privilege to extend the hospitality of a meal to you. I enjoy talking to bright lads like you. It makes me feel almost young again. How old do you think I am?"

"Seventy, perhaps," hazarded Matt.

"I was that fifteen years ago. I am eighty-five—four score and ten. I have lived twenty years beyond man's allotted span, according to the Good Book."

"I suppose you can remember when you were a boy?"

"Bless me, yes; but it's a long time ago. It comes to me like a dream that is ever with me," and the old man sighed, as if he regretted the long lapse of time which separated him from his happy boyhood's days.

"You have seen a great deal of life, sir."

"Ah, yes. I have witnessed the most important events of the nineteenth century, for I was born shortly after the close of the War of 1812."

"My goodness!" exclaimed Matt. "That was a long time ago."

"I served under Scott in the Mexican War."

"You were in the army, then?"

"Yes. I was wounded at Chapultepec, and draw a pension from the Government, though I do not actually need it, for within late years I have prospered to a considerable extent."

"Did you take part in the Civil War?"

"No. I was in London during that struggle, assistant to the manager of an American concern."

Matt forgot the lapse of time as he sat and listened to many of the old gentleman's reminiscences, which to him were deeply interesting.

Finally the old man's daughter, a widow of nearly sixty, made her appearance, and Matt received an introduction to her.

Then followed a lovely girl of sixteen, the old gentleman's great-grandchild.

Her name was Madge Hunter.

She was on a visit to her grandmother and great-grandfather.

Matt learned that she lived in Roseville, on the suburbs of Newark.

He thought he had never seen a prettier girl and was much attracted by her.

Almost immediately dinner was announced and all went down to the dining-room, the old gentleman quite as spry as any of them.

The meal was plain but substantial, and as Matt was hungry he did full justice to his share of it.

He also got better acquainted with the ladies, particularly Miss Madge, who appeared to be regarded as a privileged character.

She seemed to take a great fancy to Matt, who was a mighty good looking boy.

In this respect she only followed the lead of old Mr. Hanson.

In the course of the conversation Matt told how he had been born and brought up with his sister in Boston, and had only come to New York within the past year.

He told that he and his folks were living in Northfield, a few miles south of Roseville.

That interested Madge.

"You must call and see me when I return home and bring your sister. I should be delighted to know her. Does she look like you?" she said.

"Does she? Just imagine I was a girl and you'll see her," he said.

"Then you greatly resemble each other?"

"We are twins."

"Is it possible?"

"If we changed clothes half our acquaintances wouldn't be able to know the difference."

"Goodness! You must look exactly alike."

"People on Wall Street who see us every day haven't yet got through looking at us when we're together. We are called the Wall Street twins. Why not?"

"I feel as if I knew her already," said Madge. "She must be a lovely girl."

"She certainly is, if I do say it. I only know one who rivals her."

"Who is that?" asked the young lady curiously.

"Pardon my frankness if I say that is yourself, Miss Madge."

"Oh!" exclaimed Miss Hunter, with a vivid blush, and perhaps a thrill of pleasure, for she was already half in love with the visitor.

From the dining-room they adjourned to the sitting-room, and owing to the charms of Madge, Matt was easily induced to prolong his stay till nine o'clock, when he said it was time for him to go.

"I have enjoyed a very pleasant visit, Mr. Hanson," said Matt. "It was very kind of you to invite me to stay."

"Not at all," replied the old gentleman, with a smile. "I shall be happy to have you come again soon if you do not find my home too much out of the way."

"Thank you. I should like you and Mrs. Gresham," referring to his daughter, "to make the acquaintance of my sister. I am sure you would like her."

"Bring her with you by all means when you call again. Young people are my delight," said the old gentleman.

Madge handed him her address and said he must bring his sister when he called at her home.

"If you will give me your address I will send you word when I have got back," she said.

Matt did so and then wished them all good night.

## CHAPTER VII.

### THE TWO CROOKS.

It was a dark walk from the villa to the trolley car, but Matt did not mind that.

His thoughts were not on the road but back at the villa with Madge Hunter.

There is no use in disguising the fact, it was a case of spoons with him.

It was the first time he had ever found a girl that came between him and his twin sister.

In the last three hours Madge had become the bright particular star of his thoughts.

It was late when Matt got home that night, and he found his mother and sister up and waiting for him, and rather anxious over his long absence.

He told them about his visit at Malvern Villa, how splendidly he had been treated, and what a fine time he had had there.

Mattie was immediately interested in Miss Hunter.

"Is she pretty?" she asked, a bit jealous of the impression the young lady appeared to have made on her brother.

"I should say so—as pretty as yourself," he replied.

The compliment was lost on his sister, who began to see visions of a rival in her brother's affections, which wasn't at all to her liking.

"You are certain to like her, sis."

"I like her? I don't expect to meet her."

"Sure you will. I've got an invitation from her to call at her home in Roseville when she gets back and bring you."

"I don't think I care to call on young ladies I don't know," said Mattie, in a tone that expressed her feelings.

"When you call with me I'll introduce you and then you'll know her. Besides, I've promised to take you to see old Mr. Hanson. He's very desirous of meeting you. He likes young people, and you'll find him the nicest old gentleman you ever met. He's eighty-five years old, and as hearty as some men at fifty or sixty. Just think, he fought in the Mexican War, and draws a pension from the Government. He was born way back in 1816, soon after the close of the War of 1812. ~~so~~ bet there are not many people in the country with that record."

"It's time to go to bed, children, if you expect to go to business at the usual time," said Mrs. Vickers, so to bed they all went.

Next day Mat showed up at Snow's office, and found that the regular messenger had not come down, so he prepared to put in the day for his temporary boss.

Mr. Snow received a note from the mother of his office boy, saying he was ill in bed with a severe cold and would not report for a day or two.

As that was Friday, it was a sign that he would not come to work till Monday, so the broker asked Matt to fill out the rest of the week, which he agreed to do.

About one o'clock Snow called on Matt to go out with him, and they went up to a Broadway bank and the broker received two small grips containing securities which he had hypothecated for a large loan, which he now paid.

"Take them back to the office and hand them to the cashier," said Snow.

The broker went off to keep an appointment and Matt started for the office.

Two well dressed men in derby hats, who were standing outside the bank, looked hard at the grips in Matt's hand and then started to follow him.

If they intended to try and rob him of one or both on the street they found no safe chance of doing it.

They had the nerve, however, to follow him into the elevator and into Snow's office.

The waiting-room happened to be deserted at the moment and the men thought they saw their chance to pull off a quick and daring move.

One of them followed Matt to the counting-room gate, and as he put one of the bags down to open it, the man struck him a heavy blow on the head, that sent him staggering against the fence.

The shock caused Matt to drop the other grip.

The man snatched up both bags and started for the corridor, preceded by his companion.

They passed through and started for the elevator.

Matt was dazed for several moments, and then he realized what had happened.

"What's the matter, Vickers?" asked the cashier, peering through the latticed fence at him.

"Matter!" cried Matt. "I've been robbed of two grips by a scoundrel who followed me in and struck me a terrible crack on the head. Follow me! We must catch them before they escape from the building."

As he spoke he made a dash for the door.

As the two men hurried along the corridor, Matt burst from the office door and rushed after them.

The fellow with the two grips looked over his shoulder and started to run.

Matt sprang forward and caught his legs football fashion.

The rascal stumbled and went down on the floor at full length just as the cashier and a clerk came running out into the corridor.

The man's companion, seeing that the game was up, made no effort to save his friend, which would have been useless any way, but started for the stairs and went down them at a rapid rate.

He succeeded in making his escape.

Matt held tight to the other's legs until the cashier and clerk came up and grabbed him.

The boy then let go of his legs and picked up the grips.

The would-be thief was marched back to the office and the police communicated with.

Fifteen minutes later a couple of officers came, handcuffed him and took him off to the station house, where he was held on a charge of attempted grand larceny.

When Broker Snow returned an hour later he was amazed on learning the facts.

He complimented Matt on his prompt action, and said the men might possibly have got off with their booty but for his quickness.

"So one of them escaped?" he said.

"Yes, sir," replied Matt.

"Did you furnish his description to the police?"

"I didn't get a good look at him, but I told the man at the station house about how he looked. He was well dressed like the other chap."

"They'd have made a good haul if they had gotten away with those bags, for there were \$40,000 worth of negotiable bonds and stock in them; and some of it belonged to one of my best customers. The fellow will be brought up for examination to-morrow, I suppose?"

"Yes, sir."

"Then you and I will have to be present. I'll see that he gets what's coming to him," said the broker.

Next morning Matt and Snow appeared against the man at the Tombs Police Court and he was held for the action of the Grand Jury.

Eventually he was tried, convicted and sent up the river.

Mr. Snow paid Matt \$10 for his three days' service, and \$100 more for saving the two grips, though Matt didn't want to take the latter sum.

On Monday he was at the little bank again.

The market was rising and before noon he bought 500 shares of H. & N. at 85.

Matt held on to this till Friday, and seeing something better in sight he sold out at a rise of three points, making \$1,500.

He immediately went into L. & D. at 92, buying 500 shares.

On the following Wednesday he closed this deal out at a profit of \$2,500.

About this time his sister told him she had heard Mr. Nelson and Willis Flint talking about him.

Nelson said he had been fired from his job with Foster, and Flint said he was glad to hear it.

"They think a whole lot of me, don't they?" grinned Matt.

"If they knew I was worth over \$11,000, I guess they'd be surprised."

"They think you are looking around for another position and can't find one. Mr. Nelson told me he heard you had lost your place with Mr. Foster, and asked me if you had got another one. I told him no."

"Did you tell him what I was doing?"

"No. I didn't consider it was any of his business."

"That was right. Some day I'll surprise both him and Foster."

"And Mr. Flint, too," said his sister.

"Yes. He hasn't bothered you since, has he?"

"No, I am glad to say."

Three days afterward Matt got a scented note from Madge Hunter, telling him that she had returned home and would be happy to see him and his sister any evening they could make it convenient to call.

Matt showed the note to Mattie and asked her to make a date.

At first she declined going with him, but after a little coaxing she finally consented.

They agreed on an evening and Matt sent word to Miss Hunter when she could expect them.

Half an hour's ride on a trolley car brought them to Roseville, and they had about four blocks to walk.

The Hunters lived in a neat two-story and attic house, with a small garden in front.

A servant admitted them to the cosy parlor, and here Madge made her appearance, looking even more charming than on the previous occasion.

If Matt had retained any part of his heart since he had first met her he lost the remnants right away.

"Happy to meet you again, Miss Hunter," he said. "Allow me to make you acquainted with my sister, Mattie."

Madge almost gasped at the close likeness between brother and sister.

She bowed and expressed the pleasure she felt in meeting Miss Vickers.

Mattie was a little stiff at first, for she realized the dangerous loveliness of Miss Hunter, but as Madge took to her quite impulsively, on account of her strong likeness to Matt, to whom we may as well admit she had lost her heart, Mattie gradually softened towards her, and before the evening was over the two girls were as thick as peas in a pod.

Mrs. Hunter came in and was introduced, and by and by Madge carried Mattie off to her room and kept her there some time, showing her her treasures, and leaving Matt to be entertained by her mother.

Then Mr. Hunter appeared and was introduced to Matt, and they got talking together about Wall Street.

Matt confessed that he was following the market as a business, and was making out first rate.

He said he had made over \$8,000 since he quit his position as messenger, and expected to double that before he was much older.

Matt and his sister stayed until half-past ten, and received a cordial invitation to repeat their visit at an early date.

"But you must come and see us, Miss Hunter," said Madge, in an equally cordial way. "It isn't such a long way here from our house. It didn't take us more than three-quarters of an hour, including the ride on the trolley, to get here."

"I'll come. What evening would suit you best," said Madge.

"Oh, any evening that suits you, but you might drop me a line in advance so we'll know you are coming."

"I will," and so the matter was arranged.

"What do you think of her, Mattie?" her brother asked when they got outside.

"She's a sweet girl, and I like her very much indeed," said Mattie, with some enthusiasm.

"I knew you'd like her. Aren't you glad you came with me?"

"Yes. I needn't ask what you think of her, for I can see that when she is around I shall play second fiddle."

"Nonsense!" blushed Matt.

"You can't fool me, brother dear. You are over head and ears in love with her, you know you are; and she has eyes for nobody but you."

"You're very observant. How do you know she thinks anything of me?" asked Matt, eagerly.

"Haven't I eyes? Can't I tell from a person's actions what they are thinking about? I hate to have a rival in your heart, dear, but I'd rather it were Miss Hunter than any girl I know."

"That's worth several kisses, and I'll pay up when we get home," said Matt, as he signaled a trolley car.

## CHAPTER VIII.

### THE OLD MILL.

Although Matt had been in Wall Street nine months now he had made no particular friend among the lads of the district.

Now that he was engaged in a speculative career there was even less chance of his picking up one.

Nor had he acquired a chum in Northfield, where he lived.

He spent so little of his time in the village that he had made few acquaintances.

Because of his reserve in approaching other boys he was considered strange, in the same way he was regarded by the Wall Street messengers.

So when Decoration Day came around, and there was nothing doing in the way of business to take him to New York, he was thrown on his resources for amusement.

He decided to take his sister over to see old Mr. Hanson.

And an arrangement was entered into with Madge Hunter to take her along.

Matt and Mattie left home after an early lunch, went to Roseville and picked Miss Hunter up, and started for the suburbs beyond Hackensack.

They reached their destination about three, and being expected, received a hearty welcome.

Finding that the two girls stuck together, Matt, after a time, said he was going out for a walk.

"I suppose you are a good walker," said the old gentleman.

"I've been a messenger long enough to learn the knack of covering ground at a good rate," replied Matt.

"Then if you don't mind a three-mile walk you might go up the road and pay a visit to an old Revolutionary mill. It's worth seeing, although it's a sad ruin, but its historical recollections have induced the present owner of the property it is on to let it remain for the elements to crumble, instead of pulling it down and using the small piece of ground it stands on. It is half a mile from, and out of sight of, the Westfield road. The old road that ran past it has gone out of existence and has been absorbed by the two farms in that neighborhood."

"How will I be able to find it, then?"

"When you reach the top of the hill look to the left and you will see a line of woods on the farm that spreads out there. The old mill is behind those woods."

"That's one thing you have to take your hat off to in point of years," laughed Matt.

"Yes, according to the date, almost obliterated from one of its foundation stones, it is all of fifty years older than myself."

"I'll take it in," said Matt, and off he started.

When he reached the summit of the hill he saw the line of woods.

The nearest farm-house, in which the owner of the property lived, was half a mile away.

There was no one in sight when Matt got over the fence and cut across the wide field.

The wood was not very extensive, and when he passed through he saw the old mill ruin down in a hollow.

He walked down to it.

It was certainly a curious old relic, built of solid stone, which accounted for its stubborn resistance to the ravages of time and the elements.

The big door that once closed the front entrance was gone, and so were the windows, leaving nothing but bare holes, through which the wind whistled at times. the rain entered at will, and the snows of winter likewise.

Behind the building one could see the round shaft that supported the missing wheel.

The water way whence the wheel had received its power was hidden by dense shrubbery, which grew out of its dry bed.

The bones of the miller, turned to dust, who first set the edifice into active service lay in a nearby rural churchyard, under a quaintly carved headstone.

The remains of subsequent millers had found their way to the same resting place.

Finally the old mill went out of commission, and for a time the water flowed and gurgled through the bottom of the wheel.

Then water and wheel went the way of all things, and nothing remained but the useless mill, with dents in the stones made by musket balls, and a hole in the cellar, repaired by small stones, through which a cannon ball had bored its way.

Matt entered the building with some caution, for he suspected that the wooden floors were not over strong.

He was mistaken, for they were made of live oak and were still pretty solid.

Had he made more noise the result of his visit might have been different.

He passed through a doorway into a dark and dust covered passage.

Here he struck a match to look around and to see if any pitfalls lay in the way.

In a corner stood a stairway and it pointed to the floor above.

He tried the stairs as he walked up and found them solid, but here again his caution deadened his footfalls.

The landing was bare and dirty, and there were many footprints in the dust, but he didn't notice them.

He found two closed doors, and when he tried the first he found it was fast, either locked or nailed up.

He went to the second, and as he laid his fingers on the knob he heard strange sounds inside.

The sounds reached him in a muffled way, as if from a distance.

He tried the door and saw it was as fast as the other.

Apparently something was going on from behind closed doors.

He could not imagine what could be in progress in an old and deserted mill that necessitated the securing of the doors.

He listened, but the sounds told him nothing as to their meaning.

He flashed a match and looked for the keyhole.

It appeared to be stuffed up.

That indicated that the door was bolted on the inside.

Not the faintest bit of light came under the door.

The sounds went on steadily for awhile and then came to a stop and profound silence ensued.

Not a footstep nor a voice could be heard.

After an interval the same sounds were resumed.

Matt's curiosity was aroused to a high pitch.

Looking up he saw a hole that had furnished entrance by way of a ladder to a loft, built of stout timbers.

There was no ladder or other means now of getting up there, and the loft itself was in a more or less dilapidated condition.

Matt leaned against the door and strained his ears, but with no success.

He could not possibly tell what the sounds were.

He was about to give the matter up and return down stairs when the door suddenly and noiselessly opened and he fell inward, striking against a man, who uttered an exclamation of surprise and consternation.

The place into which Matt stumbled was pitch dark.

As he recovered himself he heard a voice say in quick tones:

"Shut the door. This is a spy."

Then Matt felt himself seized in a kind of bear's hug and held.

He struggled to free himself, but the effort was useless.

"Put on your mask," said the same voice.

"All right. It's on," spoke another voice.

"Get a rope and tie that chap while I hold him. He seems to be a boy."

As Matt naturally objected to being tied he made another effort to get free, but it amounted to nothing.

The second man proceeded to tie his arms to his side.

He was then dragged into a corner and an electric flash light turned upon him.

The glare of the light dazzled his eyes and revealed him clearly to the two men, but he could see nothing but the bright streak that widened out from the end of the implement.

"It's a boy, and a well dressed one," said the first voice. "A stranger, apparently, in this neighborhood. Who are you, boy?"

"My name is Matt Vickers."

"Where do you live?"

"In Northfield."

"Whereabouts in Northfield?"

Matt told him as near as he could.

"What are you doing in this neighborhood?"

"Visiting."

"Who? The farmer who owns this property?"

"No, a gentleman who lives three miles from here."

"What brought you to this old mill?"

"Curiosity to look it over."

"So. What have you seen?"

"Not a whole lot so far. I just come."

"How long were you outside that door?"

"Not long. I say, what's the object of all your questions? Who are you and what are you doing in this old mill which is supposed to be deserted? What makes that noise I hear? Sounds like a piece of machinery. I have answered all your questions fairly. I'd like you to answer mine," said Matt. "Also, explain why you have treated me in this rough way?"

"We are using this old building to conduct an experiment in," said the man who had spoken first. "We don't wish the nature of the experiment to get out until we have patented it. We have been bothered by a great many curious people who have tried to pry into our secret. Further, we have rivals in Hackensack who have sent persons here to spy on us. Until we are satisfied you are not one of these we shall have to detain you and keep you bound. If you turn out all right, we'll not only apologize to you but make you a suitable reparation."

"You can easily find out I'm all right, by going to Malvern Villa and asking about me. I brought my sister and another young lady over to the villa to spend the afternoon and evening," said Matt.

"Very well, we'll investigate your statement. In the meantime you must consider yourself a prisoner."

The light was shut off and Matt heard a whispered conversation carried on by the men in the darkness.

Matt noticed that the boards were covered with felt, which

deadened the sound of the men's steps when they moved around.

The light had shown him that the room he was in was very narrow, like a passage, and he wondered why it was kept so dark.

The experiment they had referred to must be a very important one to be surrounded by such precautions.

As he hadn't been able to get the slightest line on it, he could not see why the men considered it necessary to hold him prisoner.

As they were still in the room he called their attention to that fact.

They heard him, of course, but he got no reply.

One of them came to him, felt in his pockets for his handkerchief, took it out and blindfolded him.

"Say, you chaps are rubbing it in on me," he protested.

"We consider it a necessary precaution," replied the man.

"A necessary precaution in a place as dark as the ace of clubs?"

The man made no answer to this remark.

A door was opened admitting a bright light, and the sounds of some kind of a machine in motion came plainly to the boy's ear.

The two men passed noiselessly through it, and closed it behind them.

As the sound became muffled again Matt easily divined that a door had been opened and shut.

No other sound reached his ears.

As far as the passage was concerned it was as silent as a tomb.

The door opened again and this time three men came out, the first two and another one.

Matt was conscious that the light was turned on him again, for he could see it after a fashion through the folds of the handkerchief.

A low conversation was carried on between two of the men.

Presently he felt his legs being tied together—another "necessary precaution," he grimly reasoned.

He now began to suspect that something more than a secret to be patented was being done in that mill.

It seemed to him if it was generally known that certain persons had obtained the right to use the old mill for some legitimate, though secret, purpose that Mr. Hanson, knowing he was going there, would have told him about it.

The old gentleman had told him the mill was deserted, and had been deserted for a great many years.

Clearly he did not know anything about the experiment that was in progress.

Of course the villa was three miles from the mill and many things must take place at the ruin without his knowledge.

Still if, as the man had told him, they were bothered by many inquisitive persons nosing around, the news, it struck him, would have reached Mr. Hanson.

On top of it all the unceremonious way in which he was treated did not speak well for the men engaged in this secret enterprise.

Had they simply excluded him after he tumbled into the room, and made their explanation outside, he might have accepted the matter in a reasonable light; but as the case stood he did not like the looks of things at all.

Once more the light was turned off.

One of the men re-entered the inner and lighted room, where the machine appeared to be, and the other two went to the outside door, which was opened for one of them to pass through.

Then it was rebolted, and the man who remained within went into the other room, leaving the prisoner to comparative silence and his own thoughts.

## CHAPTER IX.

### MATT'S IMPORTANT DISCOVERY.

Satisfied that there must be something crooked in the wind, Matt began to make an effort to get rid of the cord that held him.

It was around his arms and body several times and tied on one side.

It had not been tied tight enough to hurt him, and so when he got to tugging at it he loosened it still more.

He felt that if he could extricate one arm the rest would be comparatively easy, so he gradually worked his right arm around in front of his body, and upward by slow degrees.

In this way he got it to the middle of his chest, then shoved it out between the strands, and thus got half of the right arm, to the elbow, free.

By considerable wriggling he managed to get his right hand into his pocket.

His pocket knife was there, and he managed to get it out.

It was a difficult feat to open a blade with one hand, so he waited till he had worked his left hand around in front.

He put the knife in that hand to hold, and then he opened it with his right fingers.

The battle was now practically won.

All he had to do was to saw the rope, and as his knife blades were fairly sharp he severed two strands of the cord.

That loosened the whole business up so he could pull the rest of it off.

To cut the rope holding his feet was then but the work of a moment.

Getting on his feet he struck a light, for he was satisfied he was alone.

The gleam of the match showed him he was in a kind of narrow passage about three feet by six or eight.

He looked at the door through which he had tumbled and saw that it was bolted twice, the bolts being a yard apart.

Then he looked for the other door and found it at the other end of the passage.

It was bordered with pieces of felt to keep out both light and sound, but it could not wholly effect the latter.

The noise of the machine came through it, though not very loud.

However, Matt was sure it was in the room beyond, and he was curious to see what was going on in there.

It was rather a dangerous matter to try to investigate.

Prudence suggested that now he was free he ought to make his escape without loss of time.

He went to the other door, drew the bolts and opened it half way to give him the chance to run in case he was seen at the other door.

Then he returned to the inner door, laid his hand on the knob, wondering if it was bolted on the inside.

It was not secured, and Matt pushed it open an inch, and peered into a well lighted room, artificially illuminated by lamps.

All the openings on the outer air had been closed up and covered with felt.

At the far end stood two young men working a plate press, while seated at a table was a third man.

This man, to Matt's surprise, was the very image of Lawyer Capias.

He was examining a lot of newly-printed bank notes through a powerful magnifying glass.

Some of them, after a most careful inspection, he laid out singly on a board, while others, evidently rejected ones, he tossed into a box beside him.

Matt was a shrewd lad, and it didn't take him many minutes to decide that this secret business was a counterfeit money plant.

While Matt was looking through the crack of the door the men at the press stopped work.

"There's the last," said the man, laying a board of spread out bills on the floor. "How do you find the previous batch?"

"First-class," replied the man who Matt took for the lawyer. "I have only found three that I regard as imperfect, though they might pass muster in some places. I have thrown them out, as it won't pay to take any chances where we have secured such a lot of perfect ones."

"You have \$150,000 worth in your safe deposit box," said the other.

"Yes, and to-day's work will pan us out another \$50,000 worth, with a few over. That will make an even divvy of \$50,000 apiece. That is what we agreed upon when we went into this thing. To-night we will dismantle this place and hide everything in the hole we have prepared in the cellar to receive it. You and Dexter may as well start in at once and take the press apart after cleaning it. Smear the white stuff well over all the exposed steel parts so as to prevent the rust getting to them, though there ought to be little danger of that when the machine is properly packed, for the cellar is as dry as a bone."

"We'll see that everything is put away all right," said the other.

"I merely mentioned the matter, for you chaps know more about machinery than I do."

"That's all right. You are the boss of this scheme, and you have carried us through in splendid shape. The farmer who let you have the use of this mill believes your story about a new invention you are getting in shape to be patented, and as we haven't been bothered by visitors, except that young

fellow outside, since we started in, he surely has kept his word with you."

"I paid him well to do it."

"If he knew that the wagon he loaned us to bring the press and other stuff from the railroad station carried a counterfeiting outfit, I guess he wouldn't have been so nice to us," said the other, with a laugh.

"Probably not. We shall borrow the wagon again first thing in the morning and make a bluff of carrying our stuff away. That will prevent any search of the building by and by, if when we start to circulate the notes the Secret Service people begin a general investigation when some bank discovers a spurious note and reports the fact to Washington."

"Our arrangements for getting the notes out to the public was so clever, thanks to your fertile brain, that I hope they will all be disposed of for real money before any suspicion reaches the Treasury Department. Then it will be too late to catch us."

"That's right. We may never use our plant again, and in that case it will lie in the cellar until the old building is demolished and the foundation dug up."

"I fancy the surprise it will produce when it is found," chuckled the other.

"Hand up that other board and I will finish the inspection. See that the discarded bills are carefully destroyed. Tear them in fragments and bury them in the wood at the foot of some tree like you did with the others."

"Don't worry. I'll see that they are disposed of. I mixed the others with earth and water at the bottom of the hole and then poured slack lime over them. They are gone by this time."

"That was right. I see you are a careful man."

"A man can't be too careful when engaged in this sort of business."

"Of course. This last lot is particularly fine. It is a pity we can't go on a few days more, and make half a million, but that is impossible, for all the paper is used up, and we can get no more."

While they were talking the other man had been slowly taking the lighter pieces of the machine apart and laying them down to be cleaned later.

He now called his companion to assist him, and the talk between the chief worker and the presumed lawyer ceased.

The latter continued with his careful inspection of the bills, and Matt watched him till he had finished.

Then he sat back with an exclamation of relief, put down the glass, lit a cigar and began to smoke, leaning back in his chair and closing his eyes, doubtless to rest them after the strain they had been subjected to.

Matt judged it was a good time to beat his retreat.

He had discovered a weighty secret, and he felt that he had no time to lose if these counterfeiters were to be caught with the goods.

The village of Westfield was a short distance beyond the farm-house of the man who owned this property, and he had made himself an innocent accomplice of the counterfeiters by placing the old mill at their service, and keeping their alleged plans a secret, as they had requested him to do.

"I suppose the right thing for me to do will be to go there and tell what I've seen to the village police. They will raid the mill, catch the three rascals, one of whom I believe to be Lawyer Capias, and capture the outfits, and a part of the notes which have been printed. As the rest are in the lawyer's safe deposit box, presumably in New York, the Government ought to have no trouble in finding them."

With the foregoing resolve, Matt left the inner door, and walked out of the other one, closing it after him.

"They will soon discover I have escaped, and that will probably cause them to hurry their movements," he thought, as he ran softly down the stairs to the floor below. "I must lose no time myself."

He hastened to the front door, and was about to go out when he saw a man approaching with his arms full of packages.

Although he had not seen this man before, he was certain he was the chap who had been present when he was captured.

It wouldn't do for the man to see him coming out of the mill.

He was bound to recognize him, and make a strong effort to head off his escape until he learned if he had been let go by his associates in guilt.

The counterfeiting game was too risky an enterprise to take any chances in.

But where was Matt to hide so that the man could pass him without seeing him and go upstairs.

There wasn't a spot in the big, well lighted room where he could conceal himself, had he been only a foot high.

The only place dark enough in the passage was under the stairs, and that was impracticable because it was an open hole, the way Matt guessed, to the cellar.

The only thing then was for him to take refuge in the cellar until the coast was clear.

Accordingly, down in the cellar he went, and presently heard the man's heavy steps overhead.

Before the man could ascend the stairs one of his friends came running down.

"Is that you, Dan?" he said as he came on, in an excited tone.

"It's me, Jerry. What's the excitement?"

"The boy has made his escape!" said Jerry.

"The dickens he has!" ejaculated Dan.

## CHAPTER X.

### IN THE CELLAR.

Matt, from his position half way down the cellar steps, distinctly heard their words.

"I wonder what they'll do?" he thought. "Doubtless they'll make a search to try and catch me. I don't think they'll imagine I came into the cellar, so as soon as they leave my way clear I'll start for the village by a roundabout way."

"Yes, the boy got free somehow," said Jerry. "Got his hand into his pocket, got out his knife and cut the rope. We never thought of his doing such a thing as that. Then he slipped the bolts and made off."

"Do you suppose that he got on to our business before he started?" asked Dan, anxiously.

"No. If he'd opened the inner door one of us would have seen him. I guess he was only too glad to cut his stick the moment he got free."

"But he's sure to tell that something is going on here, and that we handled him roughly, and made him a prisoner. That may arouse suspicion, and cause an investigation. Have you finished printing the bills?"

"Yes. They're all done and we've got the press apart."

"Good. We must get a hustle on and get everything out of sight as soon as we can, then it won't matter what the boy tells about us."

"You didn't see any one like him on the road, I suppose?"

"No. He didn't come the village way. He told us he came over from Northfield with his sister and another girl to visit the people at Malvern Villa. He's gone there, and that place is about three miles down the Westfield road in the direction of the county road."

"I suppose there is no use of our looking for him?" said Jerry.

"Hardly any. What did Capias say when he heard he had escaped?"

"I didn't stop to hear. I yelled in to him and Dexter that the boy had got away, and then rushed downstairs and found you starting to come up."

"It is the lawyer," thought Matt, on hearing Capias' name mentioned. "I thought there couldn't be two men who looked so much alike."

"Well, I'm going upstairs," said Dan, the man with the bundles. "We'd better postpone supper till we get rid of the plant."

"I'm going to the door to look out," said Jerry.

"It's only a waste of time, if you expect to get a sight of the boy."

"I'll be right up after you."

Dan hurried upstairs and Jerry went to the front door.

He saw nothing stirring in the neighborhood.

Then he went outside and walked around the mill to no purpose.

When he re-entered the building Dan was coming downstairs with a lighted lantern.

"Going into the cellar, Dan?" he asked.

"Yes," replied that worthy.

Matt heard that and he felt that he must hide somewhere or he would be discovered.

He retreated below, struck a match to see where he should go, and saw that the place was full of debris and the broken remains of the original shaft, the inner end of which had fallen, and stood against the opening in the wall at an angle of about forty-five degrees.

Matt blew out the match hastily, lest the light should betray him, and picking his way to the shaft, got behind it.

It was not the best place of concealment, but it was the

only place he could pick out on the spur of the moment, and he had to take his chance with it.

Down the cellar stairs came Dan with the lantern, which threw a circle of radiance around him.

He started for the end of the cellar, and passed within a yard of Matt.

The boy held his breath and stood like a statue under the shaft.

Then he followed the man with his eyes.

Dan held up the lantern and looked down into a good-sized hole.

Matt saw the hole, but not the box which was in it.

The box was empty and had a cover, which Dan removed and stood against the wall.

The boy wondered if he couldn't sneak out of the place without being heard.

He was afraid to chance it.

If he was caught there would be little opportunity for him to put the police on to the counterfeiters before they had got away.

From the failing light that came in through the apertures around the upper end of the shaft Matt was satisfied that the afternoon was almost spent.

He should have got back to the villa long since, and he knew that Mr. Hanson and the girls would be wondering where he had gone.

Now he heard footsteps above, several of them.

Down the stairs came Jerry and Dexter bearing a heavy part of the press, assisted by Lawyer Capias.

Dan came forward and took the lawyer's place, and the piece of steel was taken to the hole and placed in the box.

The lawyer returned upstairs.

Matt hoped the rest of the bunch would go up together so that he could get away.

He was disappointed, for Dan remained behind to arrange the part of the press in the box.

As the man's attention was on the work he was doing, Matt might have got away without him knowing it, though that is doubtful, for there was so much rubbish in the cellar that he was bound to make a noise in getting to the stairs.

Down came the two men and the lawyer with more of the press, and these trips were repeated until the box was loaded up and the cover nailed on.

The men then fell to and filled the excavation up.

After they had finished burying the box they went about picking up bits of refuse and throwing it over the place to conceal the fact that anything had been hidden there.

Several times they came so close to Matt that he was sure he would be discovered, but he wasn't, and the men finally left the cellar, taking the lantern with them.

Now that they were apparently not coming back, Matt left his hiding place and went as far as the foot of the cellar steps.

He listened to their footsteps ascending the main stairs, and on the landing above, after which silence succeeded.

"Now is my time," thought the boy.

He ran up to the ground floor, and saw that night had fallen upon the face of nature.

"It must be seven o'clock by this time," he thought.

He struck a match and looked at his watch.

It was half-past seven.

"The folks have had their dinner, but I suppose they are keeping some for me. But I must go to the village first and notify the police there about these chaps. By the time I get through with this business it will be nine o'clock, and I'll have to wait for my dinner till I reach a restaurant, or take a cold bite at the villa," he said as he walked up to the wood.

Looking back at the mill, he couldn't see a light anywhere in the second story where he knew the lamps were burning.

The hoary old ruin looked as deserted as a graveyard at night.

"Those people are working so hard to get away that it strikes me as very doubtful if they will be caught to-night," thought Matt, plunging into the little wood. "It's too bad I wasn't able to get away when I got out of the room. Then I would have had the police down here long before this."

He crossed the field to the road and turned his face toward the village, two miles away.

As it was late, and Decoration Day at that, all the stores, except the saloons and the two drug stores, were closed.

He struck a tavern first.

It was full of villagers in their best clothes.

His appearance attracted no particular attention until he inquired for the station-house.

The barkeeper directed him how to find it, and at the same time was curious to learn why he wanted to go there.

"Anybody been robbed?" he asked.

"Not that I know of," replied Matt. "You say I must go three blocks and then turn to my right, cross the street and walk a block and a half?"

The barkeeper nodded.

"I guess I can find it, though I've never been in this place before," said the boy.

Here one of those present asked him where he was from and what had happened.

Matt declined to make any statement, and that aroused more curiosity.

Before any further questions were propounded to him he left the saloon.

In due time he reached the police station-house and found it a small place, presided over by one officer, to whom he told his story.

The policeman asked him several questions, and seemed doubtful about his statements.

He wrote facts down in his book and said it would be attended to.

"It will take three or four policemen to capture the bunch," said Matt. "I'm ready to go with them."

"There's none here now, and the chief is out of town," said the officer, seemingly not in a rush to do anything.

"But if something is not done at once they'll make their escape," said Matt.

The policeman was sorry, but said that the two extra night men who were usually in the station-house had been sent out on duty, and the only thing he could do was to call up the captain on the wire and talk to him.

"Do it, then," said Matt, impatiently.

The captain's house was called up and that officer answered.

The policeman told him the chief facts and said the boy who brought the information was in the station-house.

Matt was called to the wire and repeated his story for the captain's benefit.

After closely questioning him the captain said he would be right over.

Nearly twenty minutes elapsed before he showed up, and then he brought two policemen with him.

There was more questioning for Matt, and then the two officers were sent with him.

It was then half-past nine and he was satisfied that his sister had already had several fits about him.

As Matt and the policeman were walking down Main street they met Mr. Hanson's colored servant coming out of a drug store where he had been telephoning the station-house about the boy.

The servant learned enough to inform him that Matt had been at the station-house nearly an hour, and was then en route for the old mill with two policemen.

"So here you are, sah?" said the colored man. "I's been ridin' 'round lookin' for you for about two hours. Mistah Hanson don't know whar you been and got to, and your sistah is most worried to death about you."

"Is that your horse there?" asked Matt.

"Yes, sah."

"Then ride back to the house and tell Mr. Hanson and my sister that I'm all right, and will return as soon as possible. Just at present I have some business on hand at the old mill with these policemen. You can tell Mr. Hanson that I discovered a bit of crooked business at that place, and that I am trying to catch the rascals. Says I expect to reach the villa inside of an hour," said Matt.

The colored servant mounted his horse and galloped away.

Matt and the policeman went to the stable where the police light wagon was kept, harnessed up the horse and started for the old mill.

It didn't take them long to reach the nearest point to it in the road.

There the horse was tied to a tree and the party cut across the field.

When they came out in sight of the mill the building looked just as Matt had viewed it last in the starlight—dark, silent and apparently deserted.

They walked down to it and entered.

One of the officers had an electric flashlight, and he turned it on.

After seeing that there was no one on the ground floor they took a look in the cellar from the stairs.

It was dark and without an occupant.

Matt pointed out the shaft behind which he had been hidden, and whence he had observed the movements of the counterfeiters when they were hiding their plant.

He showed the place where the box was buried.

They then went upstairs.

"If they are still here you may expect to find the door bolted, but the small sledge-hammer you have brought along will make short work of it," said the boy.

The door, however, was not secured and yielded readily to the touch of one of the officers.

"I guess they've gone," said Matt, regretfully.

And so it proved, for they found nothing but the deserted, felt-covered rooms, with the meager furniture contained in the larger one.

## CHAPTER XI.

### MATT ADVISES THE GOVERNMENT.

The officer with the light turned it on every part of the rooms, but not a scrap of paper was seen of an incriminating nature.

The drawer of the table held nothing, and a small cupboard contained only a small quantity of food and various condiments.

There was a small stove intended only for heating purposes, and the fire in this was out and the bottom full of white ashes.

A box in a corner contained part of a bushel of coal, and another box kindling wood.

There were two kerosene lamps with reflectors behind them, and a can half filled with illuminating oil.

There was hardly anything else in the place.

"These fellows took all the precautions against discovery they could," said one of the officers; "but they needn't have got to so much trouble, for you say they had the farmer's permission to use the mill, and it isn't once in a coon's age that any one but boys visit the place."

"I came here by accident," said Matt. "I didn't know about the existence of this old mill until Mr. Hanson told me about it, and said it was worth while looking at on account of its historical recollections. The counterfeiters made a big mistake by treating me the way they did. I probably would have believed the story they told me about experimenting with an invention they intended to patent if they had used me right. It sounded reasonable, and I would not have tried to intrude upon their secret. But by making prisoner of me they aroused my suspicions concerning their business here, and so by luck I found out all about them."

"The Government will have to be notified, for it's the business of the Treasury Department to run this business to earth. The Secret Service men are better able to tackle such a job than the local police, for these rascals are pretty sure to go some distance with the money they have manufactured before they attempt to put any of it out," said one of the policemen.

"I do business in Wall Street," said Matt, "and I'll call at the Sub-treasury in the morning and tell my story. I think that will bring the matter to the attention of the Government quicker than a letter to Washington. The Sub-treasury has detectives on tap, and you may expect to see a couple of them over here early to-morrow."

"I'm thinking Farmer Brown will find himself in a peck of trouble over this matter," said the officer. "He'll be called to explain why he permitted a bunch of strangers to use his mill for a secret purpose."

"I heard the boss of the counterfeiters remark that the farmer had been well paid for his permission and the use of his team to fetch the plant here from the railroad station," said Matt.

"So much the worse for Brown, then, if he accepted money and agreed to keep their presence in the mill a secret."

"But he doubtless believed the men were engaged in a legitimate piece of business."

"I guess he did, but that only goes to show that he was a fool."

"He's pretty well off, isn't he?"

"Oh, yes. This farm, which he owns free and clear, is the largest by long odds of any in the county, if not the State."

"Did he buy it cheap?"

"No. It came to him from his father, who got it from his father. It's been in the family a long time."

"He has a good reputation, hasn't he?"

"None better around here."

"Oh, then he'll come out of this all right. A rich and prosperous man, with a good name, is not likely to knowingly aid and abet a counterfeiting game."

"I should hardly think so, for the risk of discovery is very great, and the punishment, when caught, is extremely severe."

They went into the cellar again, and Matt showed exactly where the counterfeiters had hidden their plant.

The officers had no shovel to test the matter, and took the boy's word for it.

"We'll make our report to the captain," said one, "and he may send us back with shovels to dig for evidence, or he might let things stand as they are till the Government people come on the ground, which I guess will be to-morrow."

"They'll be here to-morrow all right, don't you worry," replied Matt. "Those chaps never let the grass grow under their feet, particularly in a case of this kind."

"You'll be the only witness they'll have, so you may expect them to keep constantly in touch with you. If they run the counterfeiters down and get all the bogus money away from them you will get a reward for your services."

"I won't refuse it," said Matt. "I am entitled to something, for I've lost an afternoon's pleasure, and a good dinner, through the rascals."

Matt looked at his watch.

"My gracious! It's half-past ten. I must get on to the road, I've got to take my sister and another young lady home, and get something to eat also."

They walked back to the road, where Matt parted from the officers and started off in the opposite direction.

It was close to eleven when he rang the bell at the house, which was received as one whose coming had long and pensive been expected.

"For goodness sake, Matt, what has kept you away?" cried his sister.

"You know that Johnson met me in the village with two policemen, don't you?" he replied.

"Yes. So he told Mr. Hanson, and Mr. Hanson and I; but you made no explanation to him except a statement that you had discovered something at the mill, and you were going with the officers to make a connection with it."

"I suppose you haven't had anything to eat, Mr. Hanson, the old gentleman, at this juncture. "I have had you keeping warm in the oven. You had better come and and then we'll hear your story."

"I'm sorry to have put you to all that trouble, sir," the boy. "It is more than I expected at this late hour. I be glad to avail myself of your kindness, for I was that I'm half starved."

"Come along, then," said Mr. Hanson, taking his arm, and the whole party went down to the dining-room, where an end of the table was spread in expectation of the boy's coming.

The food was hustled before him, and while he ate it his story between bites.

That his audience was much astonished goes without saying.

"Are you certain it was counterfeiting the men engaged in?" asked the old gentleman.

"It couldn't have been anything else, for they were paid in bank notes," answered Matt.

"You saw them printing them?"

"I did. I can swear to it."

"You heard one of them say he had paid Farmer Brown well for the privilege of using the mill?"

"Yes."

"I'm surprised that a man as well off as he is would rent the mill for any purpose he wasn't fully acquainted with."

"He believed the yarn they gave him, and I dare say they took him into the mill and showed him the press while it was in sections, and explained that was the idea they were at work on, and which they were experimenting with, and getting into shape to have patented," said Matt.

"But it wasn't necessary for them to come out here in the country to carry on their experiments, supposing their business was legitimate. They could have hired a large room somewhere in Hackensack, or Jersey City, or elsewhere, where they would have been at less disadvantage. Everything needed for such experiments as they alleged they were engaged in would have to be brought from a distance, which would have put them to considerable expense and great inconvenience, I should think. I should think Mr. Brown would have called their attention to those facts when they first approached him on the subject," said Mr. Hanson.

"That's the way I look at it. However, there is no doubt in my mind they came here to make counterfeit bills. They have turned out \$200,000 worth, and are done. They have buried their plant in the cellar of the mill and gone away for good. The press, and the plates also, no doubt, will be found by the Government detectives, and that will prove the truth of my story. Then it will be up to the sleuths to find the men, and the money before it gets into circulation."

Midnight arrived before the party left the dining-room.

Mr. Hanson said he could not think of letting the young ladies go home such a distance at that late hour.

He had lots of room in the house.

Mattie could bunk in with Madge, in the room his great-granddaughter always occupied on her visits, and Matt could have a small room on the floor above.

The visitors offered no objection to this arrangement, and all hands retire for the night.

After breakfast Matt started for Jersey City with the girls. Reaching Montgomery street they alighted and the Wall Street boy put Madge aboard a car that would take her home.

Then he went into a telegraph office and sent a message to his mother, telling her that he and Mattie had stopped at the villa all night and were now bound for Wall Street.

They reached the financial district shortly after nine o'clock, and Matt left his sister in front of the Sub-treasury.

and went up the steps and entered the Government building.

The without inquired for the head official and was told he was not at

He was yet, but his first deputy was there.

If he was Matt went and told his story.

put the Secret Service man was called in and Matt had to go over

away again.

From there and address was taken, and he gave his business around the later on the stock market.

afternoon waiting went out and sent a telegram to the Westfield

He should

knew that Mr. he got satisfied him that the boy's story was he had gone, fact.

Now he heard at once reported to the Treasury Department, Down the stairs were sent over to investigate the cellar of the of the press, ass interview Farmer Brown.

Dan came told that he would be regarded as an important piece of steel w case, and that in the end he would be suitably

The lawyer his services.

Matt hoped the little bank about eleven o'clock, and in the that he of an hour he bought 500 shares of Erie, which was

He was rapidly.

the part intended to make a quick deal, for he knew Erie was not

As the suspended on.

might have past two it had advanced five points.

doubtful, for it sold out, and made \$2,500 profit.

was bound minutes afterward the price began to fall, and had

Down can two points when the Exchange closed.

press, and afternoon papers had the story of the counterfeit plant up and th'ed in the old mill near Westfield.

The man had all the facts disclosed by Matt.

After could have been interviewed had the reporters been un-

pickin' n find him.

conceal ter Brown's explanation had not thoroughly satisfied

Several electives, and he was arrested and brought before the

he would of the United States Court in Jersey City, where he was

the cellard under heavy bail.

Now detective found that Lawyer Capias had an office on Broad-

his his.

His stenographer told the sleuth that the legal gentleman

on had been at the office for half an hour that morning, and had

then departed with a suit-case, leaving word that he was going

To Philadelphia on important business.

upon An investigation among the downtown safe deposit vaults

"I developed the fact that Capias had a large box in one of them.

He This was put under ban by the Government, and an order

secured from a judge for the opening of the box in the pres-

ence of the chief officer of the vault.

Only a few legal papers were found in it.

The person acting for the Government expected this, for it

was shown that the lawyer had called at the vault that morn-

ing and had had access to his box.

If there were counterfeit bills in it previous to that time he

had taken them away with him.

No clue so far was obtained as to where the counterfeiters

had gone.

One feature of the case that worried the Treasury Depart-  
ment was the fact that no light had been thrown on the kind

of bills printed, or the name of the National bank which was

used.

Matt had not been able to secure this very important bit of

information, and the plates had not been found in the box

with the rest of the plant.

To find out where they were hidden, a force of Secret Service

men were carefully going over the road in the immediate

vicinity of the mill.

It was hoped they would be able to unearth them.

Of course, there was the possibility that they had been car-

ried away and perhaps dropped into the Hackensack river,

and hidden somewhere else.

Matt had been warned to say nothing for publication, and so

time wa

when a couple of newspaper men called on him that evening he was careful not to let out anything more than had already appeared in print.

About the middle of the week he received a letter from the Treasury Department, thanking him officially for the information which he had voluntarily supplied the Government, and assuring him that he would be ultimately rewarded in a manner commensurate with the value of his services.

So Matt hoped the counterfeiters would soon be captured, and the bogus money taken from them.

## CHAPTER XII.

### MATT GETS A FINE TIP AND MAKES A BIG HAUL.

On Saturday Matt had another piece of luck.

He called to see Mr. Merritt, the gentleman whose life he had saved, and while there he accidentally learned that the big operator and his syndicate was about to work a coup in A. & B.

Merritt and his friends practically controlled the destinies of this road, and with this purpose in view they had for some time past been forcing the price of the stock down on the market.

They had now got it as low as they dared push it, and were buying it up on every hand.

As there was a lot of it on the market, such a deal required a raft of money to swing, but the Merritt syndicate was backed by two big banks and had the means of getting as much money as was wanted.

Matt saw his opportunity, and after seeing Mr. Merritt hurried to the little bank and left his order for 1,400 shares, the margin taking almost his last dollar.

The stock was bought right away for 78, and cost the little bank \$109,200.

Thus with \$14,000 cash Matt was able to control over \$100,000 worth of stock.

On the following day Broker Foster met Matt on the street.

"How do you do, Mr. Foster?" said the boy, politely.

The broker nodded.

"I see you have got yourself mixed up in a counterfeiting case," he said.

"Yes, sir. I happened to get on to the game, and reported it, as it was my duty to do."

"I suppose you expect to make something out of it?"

"I guess the Government will take care of me."

"Humph! How are you making out?"

"As a speculator, I suppose you mean? I have no kick coming. I made \$2,500 the other day on Erie."

"You did, eh?" said Foster, with an incredulous look.

"Yes, sir; and I pulled the scoop inside of four hours."

"You tell it well, young man."

"I can't tell it any different than it was. I am sorry you doubt my word, but you must understand I am not in the game for the fun of the thing. I had \$5,000 up, and Erie isn't the safest stock to take chances on. That's why I sold out quick, and it was lucky I did."

Foster looked hard at the boy.

Matt's frank and earnest face told him that he was telling the truth.

Of course, some polished liars can rattle off a story of any kind with the same frankness and apparent earnestness, but the broker felt Matt was not one of that kind.

"So you really are doing well?" he said.

"Up to the present moment I am, sir."

"Well, take care you don't run against a snag. Wall Street is full of them," said Foster, who then passed on.

Following on that gentleman's heels came Broker Snow.

"Hello, Vickers."

"Good-afternoon, Mr. Snow," said Matt.

"Saw your name in the papers the other day in connection with that counterfeiting case. How came you to be out near Westfield?"

"I called on Mr. Hanson, with my sister and the old gentleman's great-granddaughter to pass the afternoon and evening, but as it turned out I was there only a short time, which was the fault of the counterfeiters."

"I wasn't aware that you knew Mr. Hanson before I sent you to his house that afternoon," said Snow. "You didn't say anything about it. In fact, if I remember rightly, I had to give you careful directions to find the villa."

"I never met Mr. Hanson before I carried your package to him. You see it was late when I got there, and the old gentleman insisted on my remaining to dinner, and our acquaintance started right there. I found him a very interesting old gentleman, and I like to hear him talk. I also met his great-

granddaughter at his house, Miss Madge Hunter, and we got so well acquainted before I left that she invited me to call at her home in Roseville with my sister, whom she wished to meet. We went there, and this visit paved the way to the Decoration Day visit to Malvern Villa."

"I see," smiled the broker. "Well, you'll find Mr. Hanson a fine man. I know he likes the society of young people, so I am not surprised that he made a good deal of you when I sent you to his house. How are things?"

"First rate. I was thinking of hiring you for my regular broker after this."

"You were? I appreciate the honor. You must be making money."

"I am. Just at present I'm in on a deal in which I have the call on \$100,000 worth of a certain stock."

"A hundred thousand? You are going some for a boy."

"I'm working the market for all that's in it."

"You seem to be at that rate. You haven't met with any set-back yet, then?"

"No. My luck continues the same, I am glad to say."

"I trust you won't soon meet with one of those unpleasant surprises that are continually cropping up in Wall Street."

"I hope not, but if I should I shall take my medicine without squealing."

"It wouldn't do you much good to squeal if the market goes against you."

"I'm aware of that. I liken it to a juggernaut that rolls relentlessly over those who throw themselves in its path."

"Seems to me you are throwing yourself in its path."

"I try to keep behind it," grinned Matt.

"Some pretty shrewd people have been cleaned out down here in quick time."

"I know it. I trust more to luck than superior smartness, for I know that all the smartness in the world won't save a man sometimes."

"You're a believer in luck, then? Think you were born under a fortunate star."

"I believe that I have a very fair share of Wall Street luck."

"Then you're one out of a thousand, my dear fellow. Well, drop in and see me when you're ready to enroll yourself as a client of mine. I'll treat you right."

With that Snow entered the Exchange.

During the next two weeks, in which Matt was fully occupied in following the market, the boy heard nothing more about the counterfeiters.

The Secret Service men were dragging the country with a fine tooth comb in their efforts to catch Lawyer Capias, who did not show up again at his office, and his three confederates.

Those rascals, however, having read the papers the day of May 30th, and knowing what they were up against, kept mighty shady.

As a matter of fact, they were hiding in Canada, and the Treasury Department, suspecting as much, had a couple of men looking for them there.

They had taken the precaution to disguise themselves, and had taken separate quarters, and met only once a week to compare notes.

The disclosure of their game had spoiled all their fine plans, and they knew that months must elapse before they took the chance of circulating any of the money they had taken so much trouble, and gone to so much expense, to produce.

Farmer Brown had had a second hearing in court, and was released under certain conditions which he agreed to comply with.

No real evidence had been produced to prove that he had had actual knowledge of the plans of the counterfeiters, and his general character stood by him.

The Government kept track of Matt, though the boy was not aware of the fact.

In the meanwhile, A. & B., after a slight drop, began going up slowly.

This advance attracted no particular attention, except in a general way, until it passed 85, which was nearer its right standing than 78.

When it reached 90 the brokers found that it was very scarce, and then they surmised that a corner was being worked in it.

During the third week it climbed rapidly to par.

Around that figure Matt let his shares go, and cleared the tremendous profit to him of \$31,000.

When he collected his money in a certificate of deposit on the little bank he told his sister of his great luck, that he was now actually worth \$45,000.

She nearly dropped when she heard it, for he had kept as mum as a wooden Indian about his big deal.

"Matt Vickers, I don't believe you!" she cried, believing he was joking.

"No? Then perhaps you'll believe that," and he handed her the certificate made out in his own name.

As there was no going behind that piece of evidence, Mattie had to believe it.

"You've been making money and not telling me anything about it," said Mattie. "Aren't you the mean thing?"

"I've made most of it in my last deal, and in less than three weeks," he said.

"What, in one deal?" she exclaimed.

"Yes," and he told her how he got hold of the tip on A. & B., and how he backed it with his last dollar.

"I think I'll rent a small office," he said.

"What do you want with an office?" asked his sister.

"Just to throw a bluff, and have a place for my broker friends to drop in and see me. Besides, it would be handy for me to have a roosting spot between the time the Exchange closes and the hour you get off. Ever since I've turned speculator I've had to put in those two hours the best way I could, and often I found it very tiresome. Then there's the morning hour between nine and ten. You see if I had an office I could have ticker service put in and get the quotation off the tape when I didn't feel like going to the little bank," said Matt.

"It wouldn't be a bad idea to have a small office under those considerations," said Mattie. "But offices are rather expensive in Wall Street, and you'll have to fit one up after you hire it."

"That won't cost a whole lot."

"Have you forgotten that you haven't told mother about your leaving Foster's employ. She thinks you are still blanketing for him."

"At \$8 a week," grinned Matt.

"You'd better surprise her this evening with the neat sight of that certificate of deposit."

"I will. Hadn't we better telephone for an attorney first?" chuckled Matt.

"Do you think mother will have a fit?" laughed Mattie.

"She might, or an attack of heart failure. Remember a \$45,000 is a lot of money."

"She'll help you spend a little of it, and I'm willing to help the good work along, too. I expect a brand new outfit for the strength of your success."

"You shall have it, from hat to shoes, and mother, too," was Matt as they passed into the ferry-house.

### CHAPTER XIII.

#### CONCLUSION.

That evening after surprising his mother, Matt seriously considered the office idea.

A small room would answer his purpose, and he guessed he could find one.

The first thing he did next morning when he reached Wall Street was to start out on a hunt for a single room.

He went around among the older Wall Street buildings, and finally found a room on the fifth floor back of a certain building in the heart of Wall Street.

The rent was reasonable for the locality, and he rented the office, paying down the first month's rent in advance and agreeing to sign a lease to keep it, or be responsible for the rent till the first of the next May, ten months off.

He was required to give a reference satisfactory to the agent, and he referred to Mr. Merritt, the operator.

He was told to come around next morning, and if everything was satisfactory the lease would be ready for him to sign, otherwise the rent he had paid would be returned to him.

He spent the rest of the day at the little bank.

Next morning at eleven he called on the agent and was told that the room was his on signing the lease.

He signed it and then went out to buy the furniture that he thought necessary.

This consisted of a rug, a desk, a small safe for effect, a table and several chairs, besides some pictures for the walls.

He made application for ticker service.

Telephone service went with the room.

By the following afternoon everything was in place, and Matt felt some pumpkins.

He went to a printer and ordered some cards reading simply "Matthew Vickers, Office, No. — Wall Street, New York."

On the glass half of his door he got a painter to put his name.

When he got his cards he mailed one to Broker Foster, another to Snow, a third to Mr. Merritt, also one to Mr. Hanson, of Malvern Villa, and one to Madge Hunter.

The last was accompanied by a note inviting her to call between nine and five any time she came to the city.

Then he thought he'd send Flint, the money-broker, one, and did so.

When Flint got it he stared at it for some moments, then with an angry ejaculation he tore it up and threw it in his waste basket.

He gave several to Mattie, and she handed one to Nelson, with the remark that her brother was doing fine.

"What is he doing?" said Nelson, trying to conjecture Matt's business.

"He buys stocks when they are low and sells them when they are high."

"He's lucky. Most people buy them when they are going up and hold on to them till they begin to fall, and have to sell in a hurry to avoid losing all their margin. What does he want an office for?"

"To sit in when he feels like it, and to entertain his friends when they call on him," said Mattie without a smile.

"Rather an expensive luxury, I should think."

"He doesn't mind the expense."

"The dickens he doesn't. One would think he was a capitalist."

"He's got considerable capital, so I suppose he can be considered a capitalist."

"Where did he get his capital?"

"He made it himself, that's why we call him Matt the Money-maker."

Nova chucked the card on his desk and said no more about Dow.

of the on when Flint came in he saw the card.

Dannat boy send you one, too?"

piece care you talking about?"

The card," said the money-lender, pointing.

Mattister gave me that. She says her brother is a capitalist now, and she calls him Matt the Money-maker."

Dannat boy is getting too big for his shoes."

That's what I think. It's a wonder he doesn't start out as a broker."

mi pretty sort of broker he'd make," sniffed Flint. "Well, don't out this note of yours which is due to-day?"

was it run a week longer."

Dill for a \$100 bill."

prel never asked me a premium before."

up: doing it now for a change."

T come now, cut it out."

Any, but I can't. On the whole, I'd prefer you to pay up."

pic isn't convenient. Why are you suddenly putting the ccs on me?"

because charity begins at home. I've heard that you were

shed in yesterday's slump, and some people consider you

ky. I don't care for shaky customers, so I dropped in to

you to come to time."

I'll give you \$100 for a week's extension."

"No. I want the money now or I'll sell the security."

"This is a fine way for one friend to treat another. You'll

use me considerable loss if you squeeze me on this thing."

"Sorry, but charity begins—"

"That'll do. I'll bring the money to you in an hour."

"In an hour. Very good. If you fail—"

"You sell the stock, I suppose. I won't fail."

Flint, with a stiff nod, turned and walked out.

"The blamed scoundrel!" muttered Nelson, turning to his

desk. "He's like all the jackals of Wall Street. At the first

whisper of trouble he's at his debtor's heels. It would give me

a lot of satisfaction to kick him downstairs."

About that time Matt was down at the Curb watching the

mining stocks.

There was a slump on and everything was on the run.

Most of the brokers were trying to sell some stock for a cus-

tomer.

Nobody was particularly anxious to buy.

One broker offered any part of 5,000 shares of Hiawatha

Copper at \$5.

The usual price was \$10.

Matt tapped him on the shoulder.

"I'll take you for cash," he said.

"Who are you?" said the trader.

Matt handed him his card.

"Do you represent that gentleman?" said the broker.

"That's my name."

"Why, you're only a boy."

"What of it? Do you want to sell that stock? If you do

I'll pay cash for the block."

"Where's your money?"

"I have a certificate of deposit for \$45,000 on Nassau Street Banking and Brokerage Co. Bring the certificates there and you'll get your money."

"They'll have to be transferred to you first, and I want a deposit."

"How much?"

"Five thousand dollars."

"Will you give me time to get the money?"

"I'll go with you to the bank."

"All right," said Matt.

They went to the little bank and the boy turned in his certificate.

"Give me \$5,000 on account," he said.

He got the money and handed it over to the broker, who gave him a receipt for it and an order for the stock on payment of the balance.

Next day when Matt got the certificates Hiawatha had gone up a dollar a share.

Two days afterwards the Curb market began rising, and Hiawatha went up another dollar.

He held the shares two weeks and sold them for \$10, making \$25,000.

As a money-maker he appeared to be a distinct success.

About this time Madge and Mr. Hanson called to see him. He gave them a warm welcome.

"You seem to be a regular Wall Street man," said the old gentleman.

"No, only a Wall Street boy," laughed Matt.

"You are doing well, I take it?"

"I cleaned up \$25,000 yesterday on a little deal."

"My gracious!" ejaculated the old gentleman. "You'll be, <sup>prod.</sup> millionaire some day."

"I only need \$930,000 to make me one now."

"Are you worth \$70,000?"

"Yes, sir, and I've made every dollar of it myself. My sister has nicknamed me Matt the Money-maker."

"Why don't you take your sister into your office?" said Madge.

"Because I haven't anything for her to do."

"How do you make your money?"

"By outguessing the market."

As it was around lunch time, Matt invited his visitors to lunch with him.

They accepted and he took them to Delmonico's.

After the meal the three called on Mattie for a few minutes, and then Madge and her great-grandfather said they must go back to New Jersey.

The old gentleman invited Matt and his sister to call on Sunday and take dinner at the villa.

They accepted the invitation, Matt with alacrity when he found Madge would be there.

The papers next morning contained the story of the capture of the counterfeiters in Portland, Oregon.

They were in due time brought to Jersey City, and arraigned for their crime.

The money had not been found in their possession, and they would not admit anything.

Matt was called upon to identify them, which he did.

Farmer Brown also identified them as the men who had hired the old mill for a presumably innocent purpose.

Finding that they were likely to be convicted, anyway, their lawyer made a proposition to the Government involving the turning over of the bogus money if his clients were let down easy.

The proposition was accepted, provided the plates were given up too.

The plates had been thrown into the Hackensack River and could not be produced.

The spot, however, was pointed out, and a diver got them.

The counterfeiters received a sentence of five years each.

Soon after the case was settled Matt received a check of \$10,000 from the Treasury Department, and the day after he got it he made \$20,000 more on a deal in Southern Railway.

These additions to his capital made him worth an even \$100,000.

Three years later he was worth a quarter of a million, and on the strength of that he won and married Madge Hunter, and so we draw the curtain on the lucky career of Matt the Money-maker.

Next week's issue will contain "OUT FOR EVERYTHING; OR, THE BOY WHO WAS WILLED A CIRCUS."

SEND POSTAL FOR OUR FREE CATALOGUE.

## CURRENT NEWS

During a gale a drydock at Spotstown, Glasgow, was suddenly flooded by the inrush of water past the caisson gate, three of the workmen in the dock being drowned. The ship was moved from the keel blocks and she was filled with water, some of her plates being off at the time of the accident. An abnormally high tide caused the caisson to lift from its seat. A similar accident happened in one of the drydocks at the Brooklyn Navy Yard many years ago, when the caisson gate, not having been sufficiently ballasted, lifted during a high tide, the water rushing in and damaging two torpedo boats that were in the dock.

What is said to be "the largest loaf of bread ever baked in America" was on exhibition in the Produce Exchange, Kansas City, recently. It weighed 300 pounds and was baked by Joe Mafzier, of Kansas City. The loaf is  $12\frac{1}{2}$  feet long by 3 feet wide and 6 feet deep, and represented about 309 ordinary loaves of bread. The flour used amounted to one barrel, and its ingredients were composed of grades of flour from 150 mills in Kansas and Oklahoma. The loaf was consigned to John McAuliffe, the produce agent of the New York Central lines here. It was figured that at least thirty-two hams would be needed if the loaf were transformed into 3,000 or more sandwiches.

Of the three best bids for construction of our latest battleship the Pennsylvania—the largest ship authorized or under construction—made by the Newport News, the New York Shipbuilding and the Fore River companies, that of the Newport News yard of \$7,255,000 was the lowest, and the contract has gone to that firm. The total cost of the ship when complete with guns, armor and equipment will be \$14,173,000. Her dimensions are 600 feet between perpendiculars, 625 feet over all beam 97 feet, and draught 29 feet. The maximum full-load displacement will be 32,500 tons. She will be the largest, best protected and most powerful ship afloat on the day of her launch.

A fugitive from justice for eleven years, Jason Mortimer, formerly a bookkeeper in the Jamesburg (N. J.) State Home for Boys, was lodged in jail at New Brunswick the other day. Mortimer, ill and prematurely old, surrendered himself at Detroit a week ago. So changed was the man that when Detective Ferguson, of New Brunswick, who had known him well, went to Detroit to bring him back it was only by recalling old friends and incidents that Mortimer could convince the detective he was the man wanted. When Mortimer fled he owed the county of Middlesex \$1,500. He was thirty-nine years old. Now he appears sixty-five years old. "I hope I will have peace now," he said in jail. "I have never had a well day nor a good night's rest since I ran away."

According to recent dispatches the program for the increase of the British Navy this year calls for five or six battleships, the number depending upon the Austrian naval program. The program at present calls for five battle-

ships, six armored cruisers, twenty destroyers, several submarines and an addition of 5,000 men to the personnel, making a total of 142,500 officers and men. The cost of this program will be \$240,000,000. The battleships will be of large size, probably 28,000 tons, and it is said they will carry either eight 16-inch guns, each firing a 2,200-pound shell, or a larger number of 15-inch guns firing an 1,800-pound shell. We think that ten 15-inch guns will be the probable armament.

Faint cries from the home of Frank Brainard, a builder, at Hartsdale, Westchester, N. H., early the other day attracted a sleepless neighbor who, climbing in through an open window, found Mr. Brainard wrapped in a blanket and securely tied with a long rope. Six hours earlier, while asleep on a couch in the dining room, Mr. Brainard had been awakened by some one accidentally upsetting a chair. He cried, "Who's there?" An electric pocket lamp was instantly flashed in his face, and the muzzle of a revolver pressed against his cheek. Two thieves procured a rope and trussed him like a fowl. They tied his wrists together and fastened them to his feet. They wound the strands about his knees and bound them to his elbows. A handkerchief was stuffed into his mouth and a blanket was tied about him. The intruders then searched the house, taking a gold watch and other articles valued at \$100. Brainard, after many efforts, rolled to the window, which had been left open by the thieves, and called for aid with the above result. The rope had broken his skin in many places, and he was suffering acutely when liberated.

Orville Wright returned to this country the other day from Bremen accompanied by his sister, Miss Kathryn Wright. He was in a happy mood. The man who made possible the flight of a heavier-than-air machine and whose patents were infringed upon abroad went to Europe several months ago to fight for his rights in Germany and France. The foreign courts upheld his contention of infringement in all suits. "I am giving my time now to the hydroaeroplane," said Mr. Wright. "I have been at it for some time and intend to keep on until I am able to produce a hydroplane that will be able to travel over rough water. My idea is to devise a machine that will skim the waves or ride them like a gull and travel twice as fast as the fastest steamship." Mr. Wright said aviation is progressing more rapidly in Europe than at home because the foreigners are fearless and progressive. "There is a sort of unreasonable fear of aviation in this country which is unwarranted," he said. "I think this intimidation has been caused by the American newspapers. The press of America is willing to give plenty of space to accidents in the air and casualties. Little is ever printed about actual achievement if there is no sensation in it. A great endurance flight of an aeroplane or a great height record gets little notice. Aviation is not dangerous if one is careful and avoids unnecessary acrobatics and feats of so-called daring in the air."

# THE BOY DIVERS

OR,

## THE MYSTERY OF THE SUNKEN SHIP

By **GASTON GARNE**

(A SERIAL STORY)

### CHAPTER XIV. (Continued)

He opened the door and the two entered. A search of the entire house was made and all Sebastian's private papers were examined.

But the result disappointed Onslow.

He failed to find the slightest clew to the hiding place of the miser-smuggler's hoarded gold, the secret of which had, we know, so strangely come into the possession of Dick at the bottom of the sea.

Perhaps an hour after the black schooner had cast anchor in the secret harbor of the island, the door of the prison-place of the captives in the hold of the vessel was opened.

Onslow and a file of armed smugglers appeared in the passage.

The former said:

"You are about to be taken on shore. It will be best for you to go peaceably."

Drake replied:

"We will do so."

Then he marched out of the compartment, and his companions—old Dan and the boy divers—followed him.

They were escorted on deck, and then they were conveyed ashore in the long boat.

Having reached the dock, they were conducted into the long, low building at the end of it.

Drake whispered to Dick that this was the smuggler's store house.

In a large room, provided with grated windows, the prisoners were locked up, and then Onslow called out to them from the passage beyond the closed portal:

"Here you will remain until the black schooner resumes her voyage in search of the lost treasure ship."

"Perhaps not, Captain Onslow. I caught a signal from Ben Deems—the secret friend I have—that told me he had some plan of rescue in mind," whispered Drake to the divers.

The weary captives fell asleep despite the perils that menaced them.

But, at a late hour, Drake awoke.

Vaguely the impression was in his mind that some sound had awakened him.

He glanced about.

The moonlight was shining in through a barred window above his head. He started violently as he saw the head and shoulders of a man at the window.

But he recognized the man.

He was Ben Deems, his secret friend among the smugglers.

"Hist!" uttered the latter.

Drake arose.

Stealthily he crept to the window. There he and the smuggler whispered together for some time. Then Deems stole away.

Drake laid down, and without waking up his comrades, soon fell asleep. But he was again awakened, this time by Dick, who placed his hand on his shoulder and pointed at the window.

Then Drake saw there a strange man, with a wild face and long hair and beard. He raised one hand. Upon the wrist was an iron band, and two links of broken chain.

### CHAPTER XV.

#### THE PRISONER OF THE ISLAND—A THRILLING DISCOVERY.

"Ha! That man is probably the prisoner of the island, and evidently he must have escaped from the sea cave," whispered Drake.

"Yes," answered Dick, in the same low tone.

And the lad stared at the strange man. His eyes dilated. He looked perplexed and startled.

A moment and the slow and regular tread of a guard, who patroled his beat without, was heard.

Evidently the approach of the sentinel alarmed the man at the window.

He disappeared instantly.

There came no sound to indicate that he was discovered.

Drake looked at Dick intently.

"You are perplexed by something about the man who appeared at the window?" he asked.

"Yes, and so are you," responded Dick, seeing that the sailor was pale, and that there was a look of amazement in his eyes.

Dick in his excitement spoke aloud.

Old Dan and Mark hearing him, started up from the floor where they lay asleep.

"What is it, boy?" cried the veteran diver, in the startled tones peculiar to one who is suddenly awakened.

Dick replied:

"A strange, wild-looking man, with an iron and a broken chain on his wrist, just looked in at the window!"

"The prisoner of the island!" exclaimed old Dan.

"We think so," assented Dick, "and I scarcely dare give expression to the startling idea, which the sight of the man with the manacled wrist has caused me."

"And I feel the same," assented Drake.

"What are you driving at?" cried old Dan.

"Well, I can swear the man who looked in at the window, and showed a manacle on his wrist had the eyes of Vadna Lynn," replied Dick.

"And I'll take an oath, messmate, that man was Captain Wayne Lynn, of the lost ship Conqueror, or his ghost, though he has changed much since we parted as his good ship went down. I saw him drift away on a spar, and I would have sworn that he was lost," said Drake, in thrilling tones.

"Can this thing be?" asked Mark.

"It is possible, of course, that, after all, Captain Wayne Lynn, Vadna's father, escaped the wreck of the Conqueror, and was carried to this island in the storm, or picked up by the smugglers' vessel," admitted Drake.

"Sebastian Onslow had no knowledge of the presence here of Captain Lynn, I feel sure," remarked Dick.

"Certainly," said old Dan.

"I wonder if it can be that the smugglers do not know who the prisoner is," suggested Drake.

"That seems hardly probable," replied Drake.

"Well, we must find out all about the prisoner. We have made a great discovery. He is Captain Wayne Lynn and Vadna's father. I'll cheerfully risk my life, if the opportunity comes, to rescue him," declared Dick.

"And I!" responded his boy comrade, with enthusiasm. "What a glorious surprise for Vadna if we can restore her beloved father to her," he added.

"Yes. Even if the lost treasure is never found, we shall feel well repaid for all the perils we have encountered in that case," said Dick.

They continued to talk for a long time, speculating upon the possibilities of the discovery they had made. But dawn came at length.

The succeeding day passed without incident. The man from the lost treasure ship began to feel uneasy. He had expected some further communication from his secret friend before that time.

Night had once more fallen and the island was wrapped in gloom, when the sentinel on duty before the storage house that night paused before the window of the prisoners' room.

The sentinel was Ben Deems. Having assured himself that no one was prowling about spying upon him, he threw a small package through the bars of the window.

Barton Drake was on the alert.

Instantly he secured the package, while his comrades gathered close about him. Quickly the contents of the little bundle was revealed. It was a couple of steel files and a note.

The communication Drake hastily read to his comrades. It ran as follows:

"To-morrow night when another will be on guard you must saw the bars on the window and crawl out. Come at once to the black rock. You'll find me there with a boat."

The note was not signed. But Drake knew, of course, who had written it. He said to his comrades:

"To-morrow night we must make the attempt to escape as directed." All were eager for the undertaking.

That night and the next day seemed terribly long to the captives. But when darkness had once more descended upon the island they set to work to saw the bars on the windows. The task was done by midnight.

Then one by one they crept forth, taking advantage of the time when the sentinel on duty that night was at the end of his beat, furthest from the window.

Fortune favored them.

They were not discovered.

The value of Drake's previously acquired knowledge of the island was now proven.

He led the way like one who was sure of his course toward the rendezvous his secret friend had named in his note of the preceding night.

No one was encountered on the way.

The escaping ones reached a jutting ledge of black rocks that extended outward and downward to the sea at some distance south of the hidden harbor.

There Ben Deems, true to his promise, awaited them.

The smuggler friend of the man from the lost treasure ship had a large boat under the ledge.

Shaking hands with Drake as they met at the water's edge, Deems said:

"I've done the best I could for ye, messmate. This boat is well provisioned, and there's a cask of water in the bow, also rifles, revolvers and ammunition. You must put to sea. The chances are in favor of your being picked up by some vessel, if you row due east."

"All right, Deems. We'll be off at once. But before we go I want to ask you one question of importance. Who is the prisoner of the island?"

"That's more than I know myself, more than any one knows. The poor critter was found running wild on the island, and there was nothing on him to tell who he is. No one has ever heard him speak. We call him 'the dumb mad man,' for he certainly is insane. Considering him dangerous, Sebastian Onslow had the unknown locked up in the sea cave prison. But a week ago he made his escape. That's all I or any one here can tell you about the prisoner," replied the smuggler.

"Thanks for that information. And now, Deems, will you leave this lawless life and go with us?" said Drake.

"No, messmates. I've been a smuggler too long to take to honest work. But I don't believe in murder, and you did me a good turn once, so I've done the best I could for you," answered Deems.

A moment later, the smuggler's prisoners entered the boat and pulled away. But just then the loud detonation of a cannon rang out from the rude fort at the harbor.

"The alarm gun! Our escape is discovered! Row for your lives now, shipmates!" cried Drake.

## CHAPTER XVI.

### DRIVEN ASHORE—AN AMBUSH.

Pull for your lives now!" was Drake's urgent, excited admonition, as the detonation of the cannon, fired at the hidden harbor, rang out upon the silence of the night. "Keep well in shore, where the shadows are darkest!" he added.

( To be Continued )

## FACTS WORTH READING

### TO EXTEND CANAL ZONE.

The Isthmian Canal Commission has requested the Panamanian government to recognize officially, under the treaty, the right of the United States to use, occupy and control certain islands and peninsulas in the Gatun Lake area, outside the zone limits.

Under the treaty with Panama the United States has the right to acquire by purchase or by the exercise of the right of eminent domain any lands, buildings, water rights or other properties necessary for the construction, maintenance, operation, sanitation and protection of the canal, and it can, therefore, at any time acquire the lands within the zone boundaries which are owned by private persons, amounting to about seventy-three square miles. It is also provided that the United States will control the area to be covered by Gatun Lake, which extends beyond the limits of the Canal Zone.

### INVENTORS WALK SIX MILES ON BAY.

Two men crossed San Francisco Bay on foot. They covered the six miles without fatigue in two and one-fourth hours.

A crowd of commuters watched their passage with satisfaction, while railroad officials looked on darkly. If walking on water is as easy as Rupert Merkl and Johann Gross demonstrated it to be good-bye ferryboats. Every pedestrian may become his own pilot.

The bay offered a smooth even surface, unbroken by the breeze, and but lightly touched by the wheels of commerce when the two adventurous Germans made their dip into the waters. They wore long shoes that ballasted the walker and permitted him to move freely. Each carried a long pole, held lightly, such as a tightrope walker uses in an exhibition.

The "hikers" strolled over the smooth surface of the bay with an easy stride, according to the San Francisco Call. They conversed with each other as they walked along and sometimes spoke to those in boats who followed in their wake.

When they neared the Alameda mole a slight ripple appeared over the bay, but this did not bother the water walkers in the least. They "hiked" over the choppy little waves as one would over a rough road and reached their destination without the slightest fatigue.

Merkl, the inventor of these water shoes, is confident his device will be a boon to fishermen and hunters, who thus will be enabled to go into any kind of water. The shoes are collapsible and may be carried easily in a suit case or a trunk.

### A NEW KIND OF ANIMAL.

A new species of animal has been found in New Mexico. It has acquired the local name of Hodag, or side-walloper, because the legs on the left side are shorter than those on the right. According to William Baley, an old trapper,

this is caused by the fact that the animal constantly runs around the side of the mountain in one direction. Baley caught one the other day.

"I have trapped around this country for forty years. Kit Carson and I were partners for many years, and I am still in the business, but gol-darn it, this isn't the first one of the ding-basted critters I ever saw. Its head is something like that of the African anteater, pictures of which animal I've seen. It has a very long nose and long tongue, and ears covered with little scales.

"The eyes of the critter are large and fiery, and the skin around the eyes is red. Its teeth are long, and it has four big tusks. It is covered with coarse brown hair, which lies to the right, down the mountain side. Its tail is covered with long gray hair up to about two inches from the end, when it becomes a sharp horn. It probably uses this as a weapon if attacked from behind, for the critter's long and short legs prevent it from turning around to fight.

"There's also something remarkable about its feet. Each foot has three claws in front and three behind, and a double heel right in the middle. From his tracks you can't tell whether he is coming or going!"

The old trapper, and "pard" of Kit Carson, is familiar with every kind of a weapon, even to the bow and arrow of the Indians. It is possible that he is skilled in the use of the "long bow" also.

### FIND COUNTERFEIT BILLS.

Though they explained that they had found the bills between two cell walls at the New Rochelle police station, New York, three laborers, Pietro Marino, Domenico Barillari and Vincenzo Zaffini, were held by Commissioner Shields for examination on the charge of passing counterfeit money. Secret Service Agent Peter A. Rubano preferred the charge and accused the men of putting in circulation eleven \$5 Indian head silver certificates, which had never been issued from a Federal Mint.

The men told him that they had been engaged in work at the New Rochelle police station and had come across the bills secreted between two of the cell walls. They supposed, they said, that they were perfectly good money and proceeded to spend them in New Rochelle. Rubano said that he believed the story of how the defendants got the bills was correct, but he represented that they had not been arrested till after they had been warned by a storekeeper that the bills were counterfeit. Nevertheless, three days later, on March 11th, they tried to pass some others.

Chief John Henry, of the local Secret Service, recognized the bills as some of the work of Joseph Fernandez, who was arrested on April 24, 1909, with a woman named Mariani Surani, for passing photographic counterfeits. The woman was not searched when she was arrested in New Rochelle, and it is the government's theory that she secreted eleven bad bills behind the wall of the cell she occupied. Fernandez was convicted and received a seven-year sentence, and his companion was sent to the Utica Penitentiary for two years.

# NED, BESS AND MYSELF

OR,

## THE SEARCH FOR THE KING'S LOST GOLD MINE

By ED KING

(A SERIAL STORY)

### CHAPTER XIX. (Continued)

"No, Art, you don't," answered Ned, drawing a long breath, "and you did not make a mistake. That was Captain Brockton just as sure as I live."

"Then there is a plot, as you say, or he would not have denied himself as he did. Come ahead, let's find him. He can't have gone far by this time. H'm! This is the Custom House. He probably had business here. Let us find him, or at any rate, see if he has been here."

It took us some little time to find just the right man to go to, as the place was a perfect beehive, with men going and coming constantly and every one on his own business and nothing else and our questions brought only curt answers and not satisfactory ones at that, as the persons we spoke to hurried on.

Finally I found a porter, gave him a half crown piece and told him what I wanted.

"Yes, sir, in a minute, sir, thank you, sir," he said glibly. "Oh, Thompson," to a man who was passing, "show these gents inside. They want to find out something."

Thompson got a tip also, and, being told what we wanted to know, showed us into an ante-room and asked us to take seats.

In five minutes he returned and said:

"Captain Brockton has been 'ere, gents, and 'e's just got 'aout his pypers; 'e's leavin' directly, sir."

"Clearance papers?" asked Ned, excitedly.

"Yes, sir. Pity you wysted toime tryin' to find the raight man, gents."

"Is he still on the California?"

"Yessir, 'e's got 'ere and 'e's been 'ere looking for a cargo for a month; just got it loaded up and is awahy to-dahy."

"Where is he bound?"

"America, gents."

"At what time does he sail?"

"Don't know, sir, but 'e's cleared his ship and it isn't likely 'e'll be 'ere long after that, as 'e won't want to pay chawges any longer than 'e can 'elp, sir."

"No, I suppose not. Do you know where the California lies, where she sails from?"

"No, I do not, but it's likely she's out in the 'arbor somewhere, seein' she's loaded, so's to drop away in a 'urry, sir."

"See if you can find out, Thompson, and be quick about it," I said, slipping a crown piece into the man's hand. "It is of the utmost importance that we see Captain Brockton before he sails if possible."

The man hurried away and came back in a few minutes, saying:

"The California lies outside and Captain Brockton was going on board as soon as he could get out to 'er. She sails this morning with the tide. He'd take the boat from the nearest landing."

"Come on, Ned," I said, springing up. "I'll catch him and get an explanation if I have to go to America with him."

We rushed out, called a cab, jumped in and were driven to the nearest boat landing in a hurry.

As we jumped out I asked a man standing near if he knew whether the California had left or not.

"Yes, sir, she has; left half an hour ago. You might have heard her gun as she went out."

"Is there any chance of our catching her with a tug?" I asked, excitedly. "I will pay twenty pounds, fifty, a hundred, if I am put on board."

"I am afraid no amount of money would do it, sir," said the man. "There's none around with steam up, and by the time you got ready she'd have that much more start on you besides what she already has. She went out a flyin'. She's a great ship for speed, and she had everything up and a spanking wind."

"Yes, I know she's a flyer," I answered, regretfully. "What would you do, Ned?"

"Take chances," said Ned. "It's a long way to San Francisco, and there are delays, head winds, storms and all sorts of things to think of. With a good ship, even if we did not sail in a week, we might overhaul the California and get in ahead. Let's go and see Brooks again. It may be that he will leave sooner than he expected."

"Don't you think it's strange that he didn't know the California was here or that he hadn't run across the old man?"

"No, for he's second mate and has probably been kept pretty busy since he came here."

"Well, we've missed Brockton, but as you say, we've plenty of chances to catch him up before he gets across on a long voyage like that. Suppose we go with Brooks, unless there's a steamer going over soon."

There was a steamer going in a fortnight, as we afterward learned, and we determined to take it, as, even with the wait we would have, we would get in considerably ahead of the California.

While we were waiting we sold more than half our remaining gold to the government at a high price, for it assayed high and was better than the best Australian product, and we were considered the luckiest fellows that had yet come in from the mines.

We found ourselves now worth, the three of us, nearly

a hundred thousand pounds, and we had not yet disposed of all our gold, which would amount to almost as much more, and our importance in people's eyes greatly increased.

We had not told everybody, but it had got around that we were rich, and offers were made to us on all hands to go into this and that and the other scheme and double our money in a short time, but we kept out of all of them, for we were not so sure that our advisers were honest and we were in haste to get home.

We started at last, taking Sam and Jim with us, and having the best accommodations that the steamer afforded, but, so far as getting in ahead of the California, we were not so certain that she would not beat us unless she had the same troubles we had.

We met with head winds and gales, our machinery was constantly breaking down, and at last we had to rely upon our sails alone, and, as we did not have the spread of canvas that the California had, our progress was slower even under sail than an ordinary ship.

If we had gone with Brooks, who sailed at the same time we did, we calculated that we would have made better time, but it was too late then for regrets, and as we were in no danger, we took things philosophically and determined to make the best of them.

We arrived in San Francisco many weeks behind time and our coming created considerable stir, as it was generally supposed that we had been lost.

When we finally got away from the ship we went to a hotel and I said to Ned and Bess:

"If it is true that there was a plot against us I had better see how the land lies first before we do anything. Suppose you and Bess stay here while I go and call on my uncle."

"That's all right, but I think it would be better for us all to go together. We have done everything in company and we ought to keep it up."

"Not just yet," I said, and I had my way, and in the end, it proved the wisest plan.

I was well acquainted with the city and had not forgotten it in my absence, so that I had no trouble in finding my uncle's office, having determined to go there first instead of to the house.

The clerk in the outer office, who was unknown to me, told me that my uncle was engaged and could see no one that morning, but that if I would leave my card he would hand it to Mr. Weatherford and if my business was important he would make an appointment with me.

"Oh, you don't need to be so formal as all that with me," I laughed. "I am Arthur Wardell, his nephew, just back from a long voyage. I don't think he will refuse to see me," and going past the clerk I walked toward the inner office, knowing just which one of several doors to take, being thoroughly acquainted with the place.

"Oh, that's different," muttered the clerk. "Let me announce you."

"It is not necessary," I said, with my hand on the door-knob, and in another moment I entered and saw my uncle seated at a desk with his profile toward me, while, close at hand, only his back visible, was a man in a rough blue cloth suit, a battered silk hat lying on the floor beside the chair.

"So if he does come home, Cyrus," the man was saying, as I entered, and I recognized the voice of Captain Brockton, "you'll know what to expect."

"Good morning, uncle; good morning, Captain Brockton," I said, going forward at once. "You don't seem glad to see me, Mr. Weatherford," for the man was staring at me with a blank look on his face.

"I don't see why I should," he returned, "bursting in on me in this rude manner. Who are you and what is your business?"

"Then you don't know me?"

"No; I never saw you before in all my life."

"I am Arthur Wardell."

"You are nothing of the kind; you are an impostor. Arthur Wardell died three years ago. Richards, show this person out."

## CHAPTER XX.

### HOW THE INTERVIEW RESULTED.

I must confess that I was rather nonplussed by this sudden denial, but not as much as I would have been had I not been somewhat prepared for such an event by what had already happened in Melbourne and by Ned's conclusion.

I became cool in a moment, closed the door, took a seat where I faced both men, and said:

"Suppose we talk this matter over and see if we cannot come to an understanding. Do wish for proof that I am your nephew, Mr. Weatherford? I can easily give it to you. Besides, my sister Bess and my friend Ned Downes are in the city and they will both recognize Captain Brockton and yourself. Do you wish for particulars? I left this city three years ago on the California, Captain Brockton commanding. We were bound to Australia, but put in at a group of islands considerably to the north of it, where Ned, Bess and myself were abandoned."

"Nothin' of the sort," said the skipper. "My friend's wards and a sailor out o' my ship went ashore, was attacked and killed by savages and their bodies were never recovered. Me and the mate and a dozen sailors saw it and can swear to it. I guess I'd know Mr. Arthur if he was alive."

"You met me in Melbourne, Captain Brockton, me and Ned together, in front of the Custom House, and denied me there, and that's what made you hurry away so quick."

"Never met you no place," blustered the skipper, "neither in Melbourne nor no place else, never saw you before to-day, and don't want to see you no more."

"If your object is blackmail, young man," said my uncle, "you have come to a bad place to levy it. My nephew and niece died three years ago, as is well known. You, I presume, are some adventurer who heard the story in Australia or elsewhere and thought you could make something by pretending to be some one you are not, but your scheme won't work."

"The young feller is looney from readin' about Robinson Crusoe an' them fellers," said the skipper. "I guess you better lock him up till he gets over it."

( To be Continued )

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## FROM ALL POINTS

In a letter from a law firm in Bakersfield, Cal., March 19th, Miss Jessie Watkins, a seamstress of Sisterville, W. Va., received a check for \$500 with a letter of explanation; it was a bequest in the will of Nathan Sanderly. Six years ago Sanderly was a tramp and Miss Watkins was conducting a boarding house at Robinson. She gave the tramp his breakfast and 50 cents. He inquired for her name, which she refused to give, but he learned the name from others in the town. He made his way to Bakersfield, secured work in the oil fields, took up a lease and became wealthy. His entire estate, with the exception of the \$500, goes to his only surviving relative, a brother.

journeys on horseback would stay at home. Then when they come to town they must be in the swirl, get fine clothes, go to plays and treats and by these means get such a habit of idleness and love of pleasure that they are uneasy after."

Cayuga Lake claimed its annual death toll from the Cornell student body March 19th, when Walter Scott Richards, of Cortland, O., a junior in the Arts College, who entered from Oberlin two years ago, was drowned when a canoe which he was paddling overturned about fifty-five feet out from the lighthouse pier and only a few feet away from such shallow water that had Richards known it he could have easily saved himself. With George K. Foye, of Marion, O., a senior in Cornell, Richards had gone out canoeing. The young men landed at the lighthouse pier and Foye got out, Richards paddled out in the lake for a short distance and tried to turn around. A high wind was blowing and the canoe upset. He tried to swim ashore, but after he had gone fifteen feet the cold water numbed him, and he sank. His body was recovered later. Richard was twenty-one years of age and was photographic editor of the Cornelian.

In 1762 there were, strange as it seems, only six stage coaches running in all England, and, of course, these were the only public vehicles for travelers. Even these were a novelty, and a person named John Crosset thought they were such a dangerous innovation that he wrote a pamphlet against them. "These coaches," he wrote, "make gentlemen come to London upon every small occasion, which otherwise they would not do except upon urgent necessity. Nay, the conveniency of the passage makes their wives come often up, who rather than come such long

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## ITEMS OF CURRENT NEWS

The Wright aeroplane patents were fully upheld by a decision given in the Fourth Division of the Court of Appeals, in Paris, March 13th, confirming a judgment rendered in the Third Division after receiving reports from a technical commission. The hearing and arguments lasted seven days. The suit was brought by the Wright brothers against several French aeroplane manufacturers for an infringement of patents, particularly in connection with the warping wing principle.

A walk from Newport, R. I., to San Francisco is planned by Archibald Moore, formerly a sergeant in the 110th Company, Coast Artillery, stationed at Fort Greble. He will start in a short time, and as far as known he has set no specified time in which to make the trip. Moore, a native of Oil City, Penn., recently purchased his discharge from the army after having served one enlistment and a part of a second. It is said that he will spend his evenings on the way across the continent making addresses on the advantages of army life.

There is a panic among the inhabitants of the village of Fleurier, lying near Lake Neuchatel, in the shadow of Mount Caroline, Switzerland, the top of which is sliding slowly downward and threatening to overwhelm the place. The mass is moving at the rate of 8 or 9 inches an hour, and there is imminent danger of an acceleration in the speed of its descent. Most of the people have moved their belongings to the sides of neighboring hills, where they remain in the open air in terror. A similar movement of Mount Caroline began in 1889, but ceased in a few hours.

The new building to house the banking firm of J. P. Morgan & Co., to be erected at the southeast corner of Broad and Wall streets, is to cost \$1,200,000. Plans for the proposed structure were filed recently by Trowbridge & Livingston, the architects. The building will have a frontage of 113.5 feet on Broad street and 156.11 feet on Wall street. The main feature will be private sleeping rooms and a terrace for the bankers, with a barber shop and dining rooms on the upper floors. It will be four stories, but only two will show from the street. The three upper floors will be hung from the roof. The first floor

will be about 30 feet higher, and its walls will be of Tennessee marble in blocks 3 feet thick and 3 feet high and in some cases 22 feet long. To meet the requirement of the owners that there should be no pillars in the banking room, the architects adopted the plan of having the steel uprights in the outside walls carry great steel trusses at the roof level 14 feet high and about 100 feet long, from which steel girders will be suspended to give support for the upper floors. The foundation of the building is to be of sufficient strength to rear a structure of forty stories.

## JOKES AND JESTS.

**City Girl**—Lord Nabob must have made quite an impression in this section, didn't he? **Country Girl**—Yes, indeed. We took him to a picnic, and he sat on a pie.

"My husband had the grip last winter," said Mrs. De Goode, "and although he had never tasted a drop of liquor in his life, the doctor made him take whisky as a ~~curse~~." "And what was the result?" "He's had the grip ever since."

The man who was always looking for a chance to bet, fell among Indians and was scalped. After the operation he staggered to his feet, pulled out a roll of bills, and shouted: "Come on, now, you red butchers, I'll bet you ten to one you can't do it again!"

"What you need, madam, is oxygen. Come every afternoon for your inhalations. They will cost you sixteen shillings each." "I knew that other doctor didn't understand my case," declared the fashionable patient. "He told me all I needed was plain fresh air."

"You can't solve even the simplest problem," said the school teacher. "If your mother wants to boil eggs for supper, and she has seven eggs, and three of them break, how many can she now boil?" "She wouldn't boil any," replied James, "she would scramble 'em."

"Can you tell me," said the good-natured old gentleman, "why those golfers over there called me all those frightful names just now?" "Why, what happened?" "Oh, when they hit their ball over here I picked it up and threw it back to them, to save them the trouble of coming for it."

"Mary," he pleaded, "will you please quit talking for a few minutes. I'm trying to think." "I can talk and think," she peevishly replied. "I can't understand why you are not able to listen to me and think." "I can. Only the things I think while I'm listening to you don't get me anything."

A teacher in a lower grade was instructing her pupils in the use of the hyphen. Among the examples given by the children was the word "bird-cage." "That's right," encouragingly remarked the teacher. "Now, Paul, tell me why we put a hyphen in 'bird-cage.'" "It's for the bird to sit on," was the startling rejoinder.

## THE CLEVER DEVICE OF A FATHER.

By Paul Braddon.

As Mr. Aurelius, the wealthy merchant of Mincing Lane, City, and Stavely Park, in the County of Surrey, sat conversing with his son over their wine after dinner, a strong contrast between the two could be seen. The father was stout, pompous and heavy; his clothes were precise but old-fashioned. The son, on the other hand, was slight, with a rakish countenance, and an attire which bespoke the last fashion of masherdom.

"Theodore," said Mr. Aurelius, as he leisurely filled his glass and pushed the decanter across to his son, "I have given you, as you know, every educational advantage that money has been able to afford, and I now consider that it is high time that you should enter my counting house and help me in my business. In order, however, to impart a final polish to your education, and to afford you a last fling of enjoyment before you begin the routine of office work, I have determined that you shall take a three months' tour on the continent."

"Thanks, awfully, governor," replied Theodore, his face growing vastly more cheerful with the concluding part of the sentence. "There is nothing I should like better."

"You will need for your tour," continued Mr. Aurelius, "an experienced valet—one well accustomed to continent traveling. You shall have Ambrose."

Ambrose was Mr. Aurelius' own valet, and had traveled with his master over Europe twenty years ago, when Theodore was an infant in arms.

In due course of time, that is to say, on the following Saturday, Theodore left Charing Cross by the night mail, with Ambrose in his service and a hundred pounds in his pocket. Mr. Aurelius promised to forward his son more money as he might require it. It was better that he should not have too much at a time.

Now the worthy merchant, knowing nothing of the classics himself, had a profound veneration for the classical cities, and stipulated with his son that he should spend at least a week in Rome.

On his way to the capital of the ancient world he stopped at Monte Carlo.

After a recherche little dinner he determined to stroll out and amuse himself.

"Ambrose," he said to his servant, as the latter helped him into his ulster, "I don't know precisely what time I shall be back, but stay up for me."

"Yes, sir," replied Ambrose.

The hours dragged on and Ambrose began to grow weary. He had already three times done what, in his master's presence, nothing would have induced him to do—namely, yawned. The hands of the clock were pointing to 3 A. M., and Ambrose was yawning for the fourth time, when at length Theodore entered.

Both his manner and look showed him to be much excited, while from his thick voice and unsteady gait he appeared to have been drinking.

"Monte Carlo," he muttered, in a thick, indistinct voice, holding high in the air a full glass of brandy which he had

requested. "Here—sh—very good health-sh! Excellent place-sh! Stay here rest-sh of life-sh. Break-sh bank to-morrow-sh. Fortune made-sh! No counting house-sh! No office! Roulette forever-sh!"

Shortly after Theodore's head began to nod and fall forward on his breast, and a few minutes later a loud snore testified that he was asleep.

Ambrose paused a while and scratched his head in perplexity. If his master woke up in the morning and found himself in that position in the chair, there would be, he knew, a rumpus. And yet to put him properly to bed while in that state was scarcely possible. A middle course suggested itself. He would take off his master's coat, collar and shoes, lay him on the bed and cover him with a rug.

This purpose he was able to effect, in spite of some drowsy protests and a few feeble struggles, and he left Theodore lying on the bed to sleep off his intoxication.

But as he was folding up his master's coat a roll of papers fell from the breast pocket. Ambrose picked them up and looked at them. They were banknotes. Glancing once more at the sleeper's face, to make sure that he was buried in slumber, Ambrose examined the notes carefully. His eyes sparkled and his fingers trembled as he counted them. They amounted to nearly forty thousand francs. That, then, was the meaning of his master's drunken words. Theodore had plainly spent the evening at the Casino and won enormously.

The valet again looked cautiously at the sleeper, and stood for some time irresolute. Then an idea struck him. He approached the dressing-table and picked up his master's keys, which were lying on it. With one of these he opened the portmanteau and took from it a cash box. Selecting another key from the bunch (he evidently knew it well), he unlocked the box and examined its contents—a considerable sum—perhaps eighty pounds in gold.

He carried it into the outside room, and placing it on the table, together with the roll of notes which had fallen from the coat pocket, he sat with his head between his hands contemplating them.

Half an hour later he was still in the same attitude.

Theodore awoke late next morning with a racking headache and a parched mouth. He called feebly for Ambrose, and demanded the time, but received no answer. He called again. Still no answer. The rascal was evidently not at his post. Theodore seized the bell-rope and tugged it viciously.

"Ambrose," he said, irritably, "why were you not here before? And where the deuce have you been?"

A strange voice answered in broken English.

Presently he heard the door of the outside room open.

Theodore jumped from his bed and went to the door. One of the hotel waiters was there.

"Did monsieur ring?" he asked.

"I want my valet," said Theodore. "Send him to me at once."

"Monsieur's valet? Yes, sir," and the waiter vanished.

Theodore's heavy, blood-shot eyes roamed slowly around the apartment, and at length fell on the cash-box. Surely he had not left it out there over night. He did not recollect

lect to have touched it at all. But then his consciousness of last night's actions was a trifle indistinct. He examined it hastily and found it empty. A horrible suspicion seized him. He hurried back into the bedroom and felt in the pockets of his coat, which lay folded on a chair.

Something between a groan and an oath escaped him, as he found them every one empty.

At that minute the waiter came back.

"Monsieur's valet passed the door at four this morning, and has not, so far as the concierge is aware, since returned."

Theodore ground his teeth with rage.

"The villain!" he gasped. "He has robbed me of every farthing! Send me the manager."

The waiter hurried away for the manager, who soon appeared and listened with polite attention to Theodore's tale of woe.

He was truly sorry for monsieur. It was a most regrettable and lamentable affair. Monsieur's best plan was immediately to communicate with the police. Theodore, being already dressed, with the exception of his coat and boots, speedily donned those articles of attire and drove without delay to the police bureau. The prefect was very civil. He wrote down from Theodore's dictation a description of Ambrose, and undertook every possible step that should be taken to insure his capture.

Having thus entrusted the pursuit of Ambrose to the police, Theodore had another, and an equally important task to perform—namely, to "wire" to his father for a fresh supply of money. He considered carefully with himself how he should word the telegram so as to give the least possible shock to Mr. Aurelius' feelings, and induce him to remit a liberal amount. It ended in his deciding not to "wire" at all. He would write instead. By that means he would explain matters more fully and mollify his parent with careful explanations. He should also save the expense of a telegram, which, in his present financial state (he had scarcely two napoleons in his pocket) was an important consideration.

The next morning about one he received a visit from the prefect of police.

The officer had made inquiries, of which the result was that a man answering to Ambrose's description had left Monte Carlo for Paris early the morning before.

As soon as the prefect had withdrawn, Theodore went to the nearest telegraph office and spent a considerable portion of his remaining cash in telegraphing to Mr. Aurelius.

"Police think Ambrose in England. Start detectives after him," was the wording of the message. His father would by this time have received his letter, and the telegram would thus be perfectly intelligible to him. Being in England, on the spot, Mr. Aurelius was in a position to afford the police material assistance in the way of describing and identifying the runaway.

Nothing now remained for Theodore but to wait until he heard from his father. On the second morning after the prefect's visit the letter arrived.

Theodore opened it in some anxiety. A draft fell out, and a bit of pasteboard, which had the appearance of a

railway ticket. The draft, as the most important, he looked at first.

It was only for fifteen napoleons, and was made payable to the order of the hotel manager.

He snatched up the bit of pasteboard. It was a tourist ticket to London.

What could have possessed his governor to treat him in this manner? He hastily perused Mr. Aurelius' letter. It was as follows:

"DEAR THEODORE: Your letter has caused me a great shock and a painful surprise. To think that the faithful Ambrose should prove a thief. I can scarcely credit it. At any rate, I cannot suppose the comparatively small sum which you carried with you can have tempted Ambrose to take so ruinous a step. I am, therefore, compelled to believe that you had gambled and won a large sum at the tables. You do not mention this in your letter, but my own common sense supplies the information.

"Many young fellows have gone to the bad at Monte Carlo through the spell of luck at the outset. It is not my intention that you shall emulate their example. Therefore I do not send you money, which would doubtless be sacrificed to roulette. On the contrary, I enclose a draft, payable to the manager of your hotel, which should be large enough to meet your bill. If not, you must leave some of your luggage behind in satisfaction. I also enclose a first-class ticket to London.

"We expect you home at the earliest possible date.

"Your affectionate father,

"F. AURELIUS."

In two hours later Theodore had started en route for London, and soon after stood before his father.

"How are you, Theodore?" he said. "I am glad to see you safe back. I have good news for you. Ambrose is caught."

"Who took him?" demanded Theodore.

Mr. Aurelius appeared not to notice the question, but rang the bell. Theodore repeated his words.

"You shall hear," replied his father.

At that minute the door was opened. There, grave, immovable and calm as ever, stood Ambrose.

Theodore was speechless with amazement.

"Did master ring?" the servant asked in his imperturbable voice.

"Mr. Theodore wishes to know how you came here. Will you explain to him?"

"I thought it a pity, sir," Ambrose answered, "that you should risk losing what you had won, and all your other money, perhaps, as well. So I took the liberty of bringing it back to England, and depositing it safely with your father."

"In other words," said Mr. Aurelius, "he wished to save you from going to the bad via roulette."

"Did you know of this when you wrote to me?" gasped Theodore.

"Certainly. But I did not tell you because I thought it would be a surprise for you on your return, and—I think it has been."

## GOOD READING

Consul General Robert P. Skinner reports that the Mayor of one of the large cities of Ohio visited Hamburg some time ago, and upon investigating the reason for municipal cleanliness and discovering that the mechanical appliances for accomplishing this result were no more efficient than the appliances used for similar purposes in the United States, was deeply impressed by the fact that German children are taught from their earliest childhood not to litter up the streets with waste matter of any description. "He left Hamburg convinced that the cleaning of streets and sidewalks in Germany was a much lighter task than in cities of the same size in the United States because of the orderly habits of the people themselves. The Hamburg Street Cleaning Department cleans, and when necessary, sprinkles all city streets, makes repairs, maintains ~~reinforcement~~ stations, removes dust, garbage and waste matter generally from streets, houses, wharves, ships and markets and operates also a garbage burning plant.

The British Army has the best aeroplane in the world and has perfected a type of flying machine far superior to any in the possession of other nations, according to War Secretary Seely, who caused a sensation in the House of Commons by making this announcement when introducing the army estimates. "For British purposes," Colonel Seely said, "the great problem has been to secure an aeroplane that can fly both slow and fast. The British Army now has machines that have beaten eighty miles an hour and which also are able to reduce their speed to forty miles an hour. An army biplane the other day passed all the tests at an average speed of ninety-one and a half miles an hour. The British Army will have 148 aeroplanes by next May. Great Britain has deliberately rejected large airships as useless for her purposes. The War Department is devoting its attention to small dirigibles which can be packed up and sent abroad with expeditionary forces. The mechanical problem of repelling attacks on aircrafts has been solved by experiments carried out by the army service."

Army and navy officers in Washington are generally in favor of having the annual football game between the Military and Naval Academies played on the Polo Grounds in New York next fall, and the opinion prevails here that such an arrangement will be made. Rear Admiral Andrews, chief of the Bureau of Navigation, believes that it will be possible to solve the problem of getting the midshipmen to New York and back the same day, and that this will remove any possible objection. He said that the plans are now in the hands of the athletic organizations of the Military Academy and the Naval Academy, and that he can conceive of no insuperable obstacles. "There are a number of reasons why it would be an advantage to have the game played in New York, but the whole question is up to the athletic associations," said Admiral Andrews. "One of the principal reasons for a change would be that

the Polo Grounds provides a seating capacity for more than 40,000 persons, while Franklin Field can accommodate only about 25,000 persons." Other army and navy officers are of the same opinion, it being pointed out that each year many officers are unable to get the desired number of tickets, and in some instances none at all.

Among the Easter holiday features the other afternoon in the Bois de Boulogne, Paris, was the unprecedented spectacle of three teams of French youths playing the American national game of baseball, which promises to become popular with the French public schools and the sporting clubs of Paris. French boys take to baseball like ducks to water. The quick, nervous temperament common to Americans and French indicates that baseball is a coming French sport. The English game of cricket, suited to British lads, whose sanguine temperament dominates nervous muscular concentration, has been tried here, but failed to win favor. To-day the French teams of the Lycee Condorcet and of the Latin Quarter, instructed by Valentine Flood, formerly coach at Princeton University; Edward Burgess, Frederick Bate, a young American painter, and by William Bird, an American student, played in the Bois de Boulogne and will soon become skilful enough to engage in regular matches. The French lads are splendid at batting and at diving for bases, but so far they are indifferent pitchers and uncertain catchers. This new link in the Franco-American university entente in the shape of baseball meets with the hearty approval of President Poincare, who is an enthusiastic amateur in open air sports.

Mrs. Carrie Beele Jordan, of Atlanta, Ga., held her two-weeks-old baby in her arms nineteen years ago and then lapsed into a form of aberration which rendered her entirely oblivious of her surroundings. Mrs. Jordan "awoke" March 18th, at a local hospital, where she was recovering from an abdominal operation performed five weeks ago. The first thing she did was to call for her baby. When the baby hurried to her bedside she found her child was now a woman of nineteen, married and the mother of two children, both of them older than the baby. Mrs. Jordan remembered. Even the name of her baby was new to Mrs. Jordan. When she lost her reason, other members of the family were called on to give the child a name, and they decided to call her Pansy. "It is a pretty name, but possibly I could have done better," said the mother when she learned of it. "I am the happiest woman in the world today and I intend from this time on to live with my daughter. If anybody is happier than I then they are in heaven now. Just to think that I have been crazy so long and have recovered my reason only to find everybody so happy!" She said the nineteen years during which her faculties were beclouded were an utter blank, although she remembered things that transpired before her mind became affected. The local physicians are astounded at the wonderful change in her condition.

## ARTICLES OF ALL KINDS

### GERMAN NURSES ARE OVERWORKED.

The agitation against the gross fashion in which German nurses are overworked still goes on. A number of influential doctors have joined in the crusade, and it is hoped that soon something will be done to prevent the recent epidemic of suicides among these trusted guardians of the sick. In one year five out of twelve nurses—or 40 per cent.—ended their lives by their own hands. In a small town in Wurtemburg a strong young nurse was in charge of a hospital containing twenty-five beds. Fifteen to twenty of these beds were always occupied, and mostly by serious cases, such as infectious diseases or accident. Besides the sister there was only one domestic servant kept. The sister did all the cooking, and, in addition, was expected to keep in order a large garden, the surplus vegetables of which were sold. This she did by rising at 3 o'clock, or in the early morning hours, after a night on duty. In return for all this she received a salary of \$75 a year. At the end of four years she returned to her family entirely broken down, and though after a six months' rest she resumed work, she still suffers from periodical melancholia. In return for a salary of \$137 and free lodgings—not board—a parish sister of a town in Hessen had the charge of thirteen villages, for the most part lying far apart. When asked how she managed she replied she only took a warm meal every other day.

### BEE INSURANCE IN SWITZERLAND.

The latest of the diversified forms of insurance applicable to rural life and industries is the insurance of bees against foul brood, now in successful operation in Switzerland. This dread disease, which is due to bacteria of extraordinary vitality, is extremely infectious. A hive in which it occurs is a source of danger to the whole neighborhood; since it is sure to be plundered by bees from other colonies, which carry the diseased honey and comb to their own hives. It is, therefore, a matter of great importance to the community that such hives should be promptly dealt with in the usual way; the combs removed and burned, new combs started and melted down after a few days, and the apiary completely disinfected.

In order to minimize the loss in such cases, the Swiss Beekeepers' Association decided a few years ago to establish a system of foul brood insurance, to be compulsory upon all the members, about 7,000 in number. The beekeepers pay a premium of 5 centimes (1 cent) a hive. In return for this they are guaranteed free treatment of infected or suspected hives, instruction and assistance in disinfecting, and compensation to the extent of 75 per cent. of the value of hives and comb destroyed by the inspectors. As a further means of protecting members, persons who are not policyholders are also aided, and were, until recently, indemnified for 50 per cent. of their losses.

In December, 1909, the Swiss government decided to take over the duty of inspecting and treating diseased hives, and the association was thus relieved of much expense. Moreover, as all beekeepers are now obliged by law

to sacrifice their hives when infected, the association has no longer a motive for indemnifying non-members, and has ceased to do so.

In 1911, the number of hives insured was 105,179; cases of foul brood, 114; and the expenses of the organization, including claims paid, exceeded the premiums by 342 francs—a trifling loss for a mutual insurance society.

### BUFFALO AS BEAST OF BURDEN.

The pictures and reports of the war in the Balkans have brought into prominence a quadruped which, though well known as a domestic animal in the East, is very unfamiliar to Western eyes—the buffalo. If mentioned at all this beast is generally thought of as a savage brute, but in the war area we find him, says the London Standard, doing as a transport animal equally with the familiar ox.

People who have to travel by buffalo cart are to be pitied, for the buffalo is the slowest of all beasts of draught. It is his great strength that gives him the advantage over the ox. The load that a single yoke of buffalo will pull is something astounding, and in India they are always given the kind of load which is assigned to dray horses here, ordinary horse work—except passenger traffic—being there performed by the humped oxen known over here as zebras.

India, indeed, is the native home of the buffalo, and it still exists there as a wild animal. Very wild indeed it is, too, and an old bull is very apt to attack unprovoked, contrary to the usual custom of almost all wild animals. Even its tame descendants retain plenty of spirit, and a recognized method of getting "stripes" to bolt when he has taken cover is to drive in a herd of buffaloes to rout him out, which they will do to a certainty if they get on his scent.

Even tame buffaloes can make themselves very unpleasant to people they do not know, and they are not at all safe for a European to approach in India, but—and here the more attractive side of their character comes out—they display toward their owners a faithfulness one usually associates rather with dogs than with cattle.

The true Indian buffalo is really to a great extent an aquatic animal, and when off duty likes nothing so much as to lie up to its ears in water, but, like the duck, it can if necessary resign itself to existence without a bath. That an animal so nearly naked of skin as it is should thrive in so cold a climate as is that of eastern Europe is a remarkable fact of acclimatization.

Its presence in Italy is less surprising, but even there its introduction seems to be merely of mediaeval date. Scientifically the tame buffalo is of interest as having, like the ass, varied so little from the wild type. Pied buffaloes are as rare as pied donkeys, though white and fawn colored varieties occur as well as the natural black. Like the ass also, the buffalo is a despised animal, yet in local utility both beasts may surpass their more aristocratic relatives, the horse and ox, while in intelligence and force of character they are certainly far superior.



## IMITATION GOLD TEETH.



Gold plated tooth, shape made so that it will fit any tooth. Price, 5c., postpaid.  
WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## MICROSCOPE.

By use of this wonderful little microscope you can magnify a drop of stagnant water until you see dozens of crawling insects; is also useful for inspecting grain, pork, linen, and numerous other articles. This little instrument does equally as good work as the best microscopes and is invaluable to the household. Is made of best finished brass; size when closed 1x2½ inches. Price, 30c. L. Senarens, 347 Winthrop St., Brooklyn, N. Y.

## GET A LOCUST.

Clicks like a telegraph sounder. The best rooter made, for Baseball Games, Meetings, and Sporting Events. Just the thing to make a big noise. So small you can carry it in your vest pocket, but it is as good as a brass band, made of lacquered metal, and stamped to look exactly like a locust. It is as ornamental as it is useful. Suitable for young and old. Price, 12c. each, by mail. H. F. LANG, 1815 Centre St., B'klyn, N. Y.

## THE JOKER'S CIGAR.

The biggest sell of the season. A real cigar made of tobacco, but secreted in the center of cigar about one-half inch from end is a fountain of sparklets. The moment the fire reaches this fountain hundreds of sparks of fire burst forth in every direction, to the astonishment of the smoker. The fire is stage fire, and will not burn the skin or clothing. After the fireworks the victim can continue smoking the cigar to the end. Price, 10c.; 3 for 25c.; 1 dozen, 90c., mailed, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## THE CAMERA CIGAR HOLDER.

A beautiful ebonized cigar holder that takes pictures. Every smoker who loves fun will want one to entertain his friends. We furnish with each holder material, all prepared, for making six different photographs, and guarantee every paper to produce a completely finished photograph if directions are followed. Directions—Take holder apart at the joints, roll up one of the small blank papers (six furnished with each holder) and insert it in the holder. Put the holder together and smoke a cigar for one minute. A beautiful finished photograph will appear on the paper, which can be taken out and preserved for years. Price of holder, with six blank pictures, 10c.; 3 for 25c. by mail, postpaid; extra blanks, 5c. per dozen. C. BEHR, 150 W. 62d St., New York City.

## KANGAROO PADLOCK.

A handsome padlock stamped out of polished steel. It locks itself when the hasp is pressed down into the lock, but the puzzle is to unlock it. You can instantly unlock it with the key, but no one not in the secret can unlock it. You can slip the hasp through a friend's buttonhole and force him to wear it until you release it, although he may have the key to the lock; or a boy and girl can be locked together by slipping the hasp through a buttonhole of their clothing. Many other innocent and amusing jokes can be perpetrated with it upon your friends and acquaintances. It is not only a strong, useful padlock, but one of the best puzzles ever invented. Full printed instructions sent with each lock. They are a bonanza for agents, as they can be readily sold for 25 cents each. Our price, 15c.; 2 for 25c.; one dozen, \$1.20, sent by mail, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## RAPID CIGARETTE MAKER.

This little article should be in the pocket of every smoker. With it a perfect cigarette can be made in ten seconds. You will find them equal in appearance and far superior in quality to commercial ones, at less than a quarter of the cost. With our cigarette maker in your possession, you can smoke a pipe or cigarette at pleasure, as it's just as easy to roll a cigarette as to fill a pipe. Every part of the cigarette maker is handsomely nickel-plated. Price, 15c., or 3 for 40c. by mail, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## SURPRISE KINEMATOGRAPH.



The greatest hit of the season! It consists of a small metal, nickelized tube, with a lens eye view, which shows a pretty ballerina in tights. Hand it to a friend, who will be delighted with the first picture; tell him to turn the screw in center of instrument to change the views, when a stream of water squirts into his face, much to his disgust. Anyone who has not seen this kinematograph in operation is sure to be caught every time. The instrument can be refilled with water in an instant, ready for the next customer. Price 25c. by mail, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## CHINESE RING PUZZLE.



bar can be taken out and replaced in less than five minutes without bending the rings or bar, when you know how to do the trick. Price by mail, postpaid, 10c.; 3 for 25c. C. BEHR, 150 W. 62d St., New York City.

## DEVILINE'S WHISTLE.



Nickel plated and polished; it produces a near-piercing sound; large seller; illustration actual size. Price, 12c. by mail.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

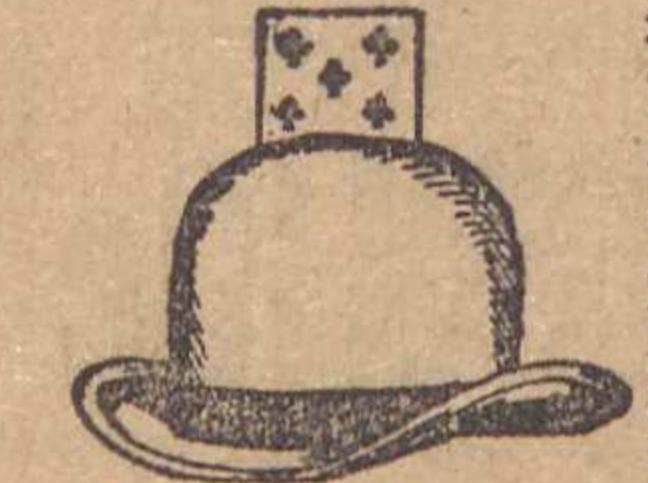
## HAPPY HOOLIGAN



JOKER.  
With this joker in the lapel of your coat, you can make a dead shot every time. Complete with rubber ball and tubing. Price, 15c. by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.

## CARD THROUGH THE HAT TRICK



With this trick you borrow a hat, and apparently shove a card up through the crown, without injuring the card or hat. The operation can be reversed, the performer seemingly pushing the card down through the crown into the hat again. It is a trick which will puzzle and interest the closest observer and detection is almost impossible. It is so simple that a child can learn how to perform it in a few minutes.

Price 10 cents each, by mail, postpaid.  
M. V. GALLIGAN, 419 W. 56th St., N. Y.

## GOOD LUCK BANKS.



Ornamental as well as useful. Made of highly nickelized brass. It holds just One Dollar. When filled it opens itself. Remains locked until refilled. Can be used as a watchcharm. Money refunded if not satisfied. Price, 10c. by mail.

L. Senarens, 347 Winthrop St., Brooklyn, N. Y.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## LAUGHING CAMERA.



Everybody grotesquely photographed; stout people look thin, and vice versa.

Price, 25c. postpaid.  
WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## THE HELLO PUZZLE



Can you get the ring off? This puzzle is the latest creation of Yankee ingenuity. Apparently it is the easiest thing in the world to remove the ring from the block, but it takes hours of study to discover the trick, unless you know how it is done. Price by mail, postpaid, 10c.; 3 for 25c.

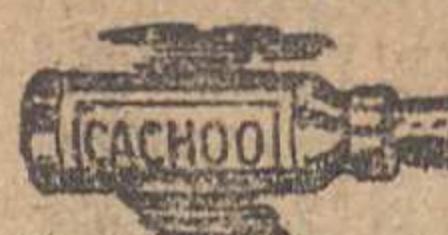
H. F. LANG, 1815 Centre St., B'klyn, N. Y.

## FALSE MUSTACHE AND BEARD.



This is a novelty whereby you can make a great number of changes; in fact, you can so disguise yourself that your best friend won't know you. This mustache and beard are so made that you can fix the same to your face and they will stay on. They are a very valuable acquisition to your make-up when you mask or when you take part in some amateur theatrical. Price by mail, postpaid, 10c. a set; 3 for 25c. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## CACHOO OR SNEEZING POWDER.



The greatest fun-maker of them all. A small amount of this powder, when blown in a room, will cause everyone to sneeze without anyone knowing where it comes from. It is very light, will float in the air for some time, and penetrate every nook and corner of a room. It is perfectly harmless. Cachoo is put up in bottles, and one bottle contains enough to be used from 10 to 15 times. Price, by mail, 10c. each; 3 for 25c. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## TRICK PUZZLE PURSE.



The first attempt usually made to open it, is to press down the little knob in the center of the purse, when a small needle runs out and stabs them in the finger, but does not open it. You can open it before their eyes and still they will be unable to open it.

Price, 25c. each by mail, postpaid.  
H. F. LANG, 1815 Centre St., B'klyn, N. Y.

## SURPRISE LETTER DRUM.



Stung! That was one on you! The joke? You send a friend a letter. He opens it, and that releases the drum. Instantly the sheet of note paper begins to bang and thump furiously, with a ripping, tearing sound. Guaranteed to make a man with iron nerves almost jump out of his skin. You can catch the sharpest wisenheimer with this one. Don't miss getting a few. Price, 6c. each by mail. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## THE SURPRISE BOUQUET.



The best practical joke of the season. This beautiful buttonhole bouquet is made of artificial flowers and leaves which so closely resemble natural flowers that not one person in a thousand would detect the difference. After placing the bouquet in your buttonhole you call the attention of a friend to its beauty and fragrance. He will very naturally step forward and smell of it, when, to his utter astonishment, a fine stream of water will be thrown into his face. Where the water comes from is a mystery, as you can have your hands at your side or behind you, and not touch the bouquet in any manner. You can give one dozen or more persons a shower bath without removing the bouquet from your buttonhole, and after the water is exhausted it can be immediately refilled without removing it from your coat. Cologne can be used in place of water when desired. We have many funny things in our stock, but nothing that excels this. Price, complete in a beautiful box, with full printed instructions, 25c., or 3 for 60c. by mail, postpaid. C. BEHR, 150 W. 62d St., New York City.

## MANY TOOL KEY RING.



The wonder of the age. The greatest small tool in the world. In this little instrument you have in combination seven useful tools embracing Key Ring, Pencil Sharpener, Nail-Cutter and Cleaner, Watch Opener, Cigar Clipper, Letter Opener and Screw Driver. It is not a toy, but a useful article, made of cutlery steel, tempered and highly nickelized. Therefore will carry an edge the same as any piece of cutlery. As a useful tool, nothing has ever been offered to the public to equal it. Price, 15c., mailed, postpaid. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

## ROUGH AND READY TUMBLERS.



These lively acrobats are handsomely decorated with the U. S. flag and with gold and silver stars and hearts. Upon placing them upon any flat surface and tilting them at once begin a most wonderful performance, climbing and tumbling over each other and chasing each other in every direction, as if the evil spirit was after them, causing roars of laughter from the spectators. They actually appear imbued with life. What causes them to cut up such antics is a secret that may not be known even to the owner of the unruly subjects. If you want some genuine fun send for a set of our tumblers.

Price per set, 10c. mailed, postpaid.  
A. A. WARFORD, 16 Hart St., Brooklyn, N. Y.

## THE BUCULO CIGAR.



The most remarkable trick-cigar in the world. It smokes without tobacco, and never gets smaller. Anyone can have a world of fun with it, especially if you smoke it in the presence of a person who dislikes the odor of tobacco. It looks exactly like a fine perfecto, and the smoke is so real that it is bound to deceive the closest observer.

Price, 12c. each, postpaid.  
WOLFF NOVELTY CO., 29 W. 26th St., N. Y.